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INLAND EMPIRE business journal

VOLUME 6, NUMBER 12

\$2.00 DECEMBER 1994

Medical Center
Meets
Opposition

Close up
——
Sonny Bono

On Common Ground
by
John D. Rockefeller Jr.

Health Care
——
Special Report

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PAID
CHINO, CA
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ANNUAL ECONOMIC FORECAST CONFERENCE FEBRUARY 1995

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Founding Provider and Member



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Clemmie Davidson, Housekeeping Aide, Pomona Valley Hospital Medical Center



"I've always felt that HMOs are better for patients, so I'm quite comfortable with Inter Valley both as a member and as a provider."
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Founding Provider and Member

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INLAND EMPIRE business journal

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Insurance Fraud—Not Just a Matter of Statistics

by Edie Boudreau

The headlines were all over the newspapers. "Empire Blue Cross Investigates Fake Union Scam," "Class-Action Suit OK'd in Alleged Insurance Scam," "\$8 Million Settlement Will Aid Insurance Scam Victims."

Soon the facts seemed clear. An estimated 10,000 people nationwide, three-quarters of them Californians, had been sold phony health insurance policies over a three-year period, resulting in unpaid medical claims and premiums for worthless insurance totaling at least \$35 million.

In a classic pyramid scheme, a network of shell companies pocketed premiums but would pay few of the medical bills. More than 650 insurance agents and brokers sold policies through Consolidated Local 867 Welfare Fund, which offered coverage

from Empire Blue Cross/Blue Shield of New York. Empire could legally insure New Yorkers with pre-existing illnesses, but these policies were being sold all over the country. Empire backed off, and the operators of Consolidated "rolled-over" the policies through a series of "unlicensed, insolvent, off-shore insurers." But those are just statistics.

The Faces of the Victims

Susan Tyson and her new husband, Jim, seemed to have it all together. Her paralegal position with the law firm of Simon & Simon in San Bernardino was helping to put Jim through school and support the family, which included seven-year-old Amy from her previous marriage. But then disaster struck.

Six months into pregnancy,

Susan was threatened with a miscarriage. Medication helped to avert the birth for a month, but when little Nicholas arrived as a 7-month baby in February 1990, he had to remain in intensive care at the hospital for a month. Luckily, Susan had medical coverage through her employer, or so she thought.

Unfortunately, the fates weren't through with Susan and Jim. Shortly after his son's birth, Jim began suffering blinding headaches. "He didn't go to the doctor right away—not until he had a seizure," said Susan. "When he finally went, the doctor discovered a large brain tumor. Surgery revealed that it was melanoma, and it had metastasized. There were already several smaller tumors."

To add to the tragedy, at about the same time Susan's employer discovered that the medical insurance that he had purchased

for himself and his employees through a local insurance broker was part of a nationwide scam. They were all uninsured, even though the insurance premiums had been paid. "As if we didn't have trouble enough, this was added to our problems," said Susan. "Now we were not only uninsured, we were uninsurable."

Radiation therapy fought Jim's cancer, but it was too late. He died in March 1992 at the age of 34. Susan, who lives in

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Closeup Sonny Bono



At Deadline

California Speedway Update

Les Richter, senior vice president of NASCAR (National Assn. of Stock Car Auto Racing), is currently on loan to Penske to oversee the California Speedway project. Les, a former Los Angeles RAM, ran the Riverside International Speedway for some 23 years.

The Speedway, to be located on the Kaiser Steel property in Fontana, is scheduled to host its first race the fall of 1996. It has been awarded an agreement by CART (Championship Auto Racing Team) for Indy races at the Speedway in September of 1996. NASCAR has committed to Winston Cup racing in 1997.

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Planned Medical Center, Once Praised, Now Meets Opposition

by Cathy Fagan

Plans for the new San Bernardino County Medical Center, which was once

praised as a boon for Southern California and the Inland Empire, have come under heavy fire during recent months. The project is moving forward as planned, but a

vocal opposition is attempting to stop the construction, which began earlier this year.

The new 373-bed hospital, Please See Page 20



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"My rule always was to do the business of the day in the day."

— Arthur Wellesly, Nov. 2, 1835

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About the Cover

With this month marking the ending of 1994, the Inland Empire Business Journal is dedicating this issue to the arts of the Inland area. With this month's cover, we salute the musical arts and, in particular, recognize the Inland Empire Symphony. The Inland Empire Symphony celebrates in '95 its 24th year of providing this area with some of the finest musical entertainment in all of Southern California. The Inland Empire Symphony is also involved in a number of civic and educational events each year, including the Sinfonia Mexico which celebrates and promotes a greater understanding of the music and culture of Mexico and the free "Pops in the Park" annual concert.

The Inland Empire Business Journal believes business thrives best in an environment of social, civic and economic vitality. We also believe the performing arts add an important measure to this environment. That is why we take this opportunity to ask your support of all performing arts of the Inland Empire. ▲

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Drug Rehabilitation is Smart Business

by Edie Boudreau

There are many reasons for smart business men and women to assist in the rehabilitation of drug-dependent employees.

FIRST, THE NUMBERS

Statistics are not necessarily boring, especially when they are as shocking as those below.

There is a legal reason.

California Labor Code Section 1102.1 requires businesses with 25 or more employees to "reasonably accommodate any employee who wishes to enter and participate in an alcohol or drug rehabilitation program."

There is a financial/cost-effectiveness reason.

While alcohol abuse might seem more socially acceptable than drugs in some business circles, the hard cold fact revealed by the National Council on Alcoholism and Drug Dependence is that, of the more than \$86 billion a year that alcoholism costs the United States, business pays the majority in extra health care, lost productivity, and absenteeism. In addition, alcohol is involved in 47% of industrial accidents.

For some employers, it might seem that discharging workers with a drug and/or alcohol dependency

would be the smart move, rather than intervening and working through the rehabilitation process. But again, statistics show that replacing a formerly productive worker, training the replacement, and adjusting productivity according to the learning curve would not only cost more in the long run, but affords no guarantee that the new employee might not have the same or an equally expensive problem.

There is a "plain good business sense" reason.

Good employees are not to be valued lightly, and when one has been pulled from the depths by the helping hand of his or her boss, a more loyal, dedicated, and productive worker would be hard to find. Most addicts who are ready to be helped are well aware that, unless they turn from their path, they will soon reach the graveyard.

There is a social responsibility reason.

When Iowa's former Senator Harold E. Hughes spoke before the House Ways and Means Subcommittee on Health in February of this year, the statistics he reported were staggering. According to Hughes, there are approximately 18 million alcoholics and 6 million drug addicts in the United States today, and alcohol and drugs are the number one cause of illness, injury, and death.

Untreated addiction results in annual health care costs of almost \$300 billion.

In addition, alcohol is a factor in almost half of all homicides, suicides, and motor vehicle fatalities; and the majority of people in jails and prisons are drug addicts. Incarceration alone costs taxpayers more than \$7 billion a year. All together, alcohol and drug abuse and addiction cost us \$43 billion in legal and indirect costs other than health care. As responsible citizens, we have to become involved in fighting this holocaust.

There is a humanitarian reason.

The costs in human health, happiness, and even lives are not just those of addicts and alcoholics. For every dependent person, there are scores of family members whose health and happiness are also affected. Statistics show that spouses, parents, and siblings of drug and alcohol addicts have health care costs at least three times higher than matched comparison families without an addiction problem.

Fetal alcohol syndrome affects nearly 2 in every 1,000 American births and almost 25% of all Native American births. The cost of treating these infants is about \$75 million a year. Approximately 500,000 infants a year are exposed to drugs in the womb, and indirect costs of caring for them will reach

\$1.4 billion by 1997.

Child abuse is most often a direct result of a parent's drug and/or alcohol dependency. Children are dying or being severely injured every day at the hands of loved ones high on a drug. At the very least, addicted parents are not emotionally there and sometimes not even physically there for their children. It becomes a Catch 22 situation. When small children's health and emotional needs are neglected, they suffer loss of self-esteem, insecurity, and ostracism from schoolmates. They are then ripe for drug addiction to escape their own pain at an early age.

AIDS is another blight on our horizon. About 20% of all U.S. cases and 20% of the related costs are the result of intravenous drug use, and those numbers are sure to rise.

SECOND, THE FACES

Just for the sake of discussion, let's say that when we speak of a chemical dependency, it isn't the face of an employee that comes to mind, but the one in the mirror.

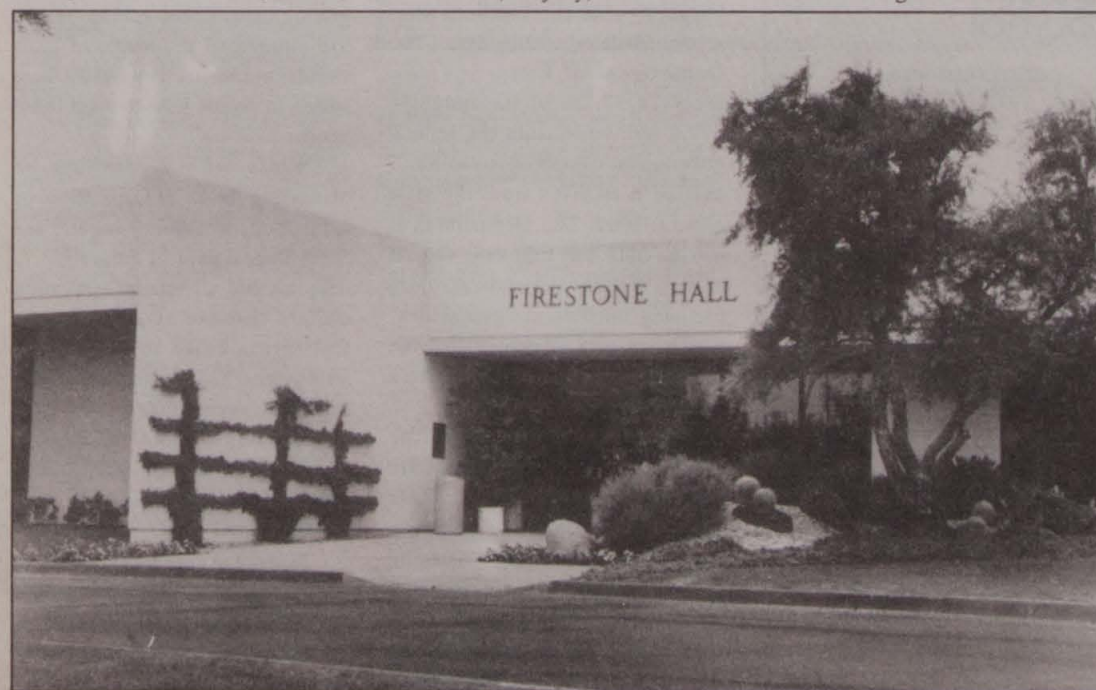
Maybe you don't really consider that your social drinking or the small amount of cocaine you use at parties is a problem. If not, just ask yourself the standard questions. You know the symptoms—and the consequences. Then ask your spouse for an opinion. Don't be surprised if you get a different answer.

You or Yours May Be Costly Too.

Not to bore you, but the following statistics might hit home. Again according to the National Council on Alcoholism and Drug Dependence, 10% of senior executives have an alcohol problem. If you think addicted employees are costly for your company, stop and think what it costs for upper management to be absent in mind or body. How's business lately?

Then again, maybe you don't have a problem. How about your son...or your daughter? Are you suspicious...in denial...or dying a little every night because you can't get through...can't make a

Please See Page 13



Editorial

The Stakes for Indians

Nowadays it seems every problem ends up in court, often riding all the way up to the U.S. Supreme Court. Indian gambling, unfortunately, is headed the same way.

Indian reservations are supposed to be separate "nations," able to run their own affairs in everything except foreign policy. In reality, the federal and state governments still treat Indians as little children, incapable of running their own lives without Great White Father Government's close supervision.

Last week the U.S. 9th Circuit Court of Appeals ruled against the Indians on gambling on reservations. Gov. Pete Wilson and his government contended that California can ban or regulate gambling on reservations. He won—for now. Fortunately, the Indians will be allowed to operate the thousands of video poker games on their reservations until all appeals have been exhausted. In the end, the Supreme Court might even side with the Indians.

However, the Indians could lose. Norma Manzano of San Bernardino is a former chairwoman of the San Manuel Band of Mission Indians. She warned, "This will hurt us tremendously...The money from the machines" is the Indians' "source of revenue." If the Indians lose this revenue, many will go on welfare.

In addition to insisting on their right to govern their own affairs, the

Indians came up with a novel defense in court: Before the Indians installed gambling machines, the state of California did so for the state lottery.

And even though the state government itself profits from gambling, Gov. Pete Wilson announced, "I remain emphatically opposed to the proliferation of casino gambling in this state. If the tribes refuse to abide by the law now, the people of California can have little faith that they will comply with the terms of the negotiated compact later."

That's a new twist: The forked-tongue government, which has tricked Indians for decades and now runs its own gambling scam, says the Indians can't be trusted. Where is Sitting Bull when we need him?

Indians should realize that most Americans are sympathetic to them. But autonomy will come from supporting less government, not more. Indians should ask for a bargain: In return for an end to taxpayers' subsidies of reservations, Indians get complete control of their property.

It's well to remember that the Pilgrims who landed at Plymouth Rock survived because of help from Indians. The mutual respect between Native Americans and those of immigrant stock needs to be restored, including respect for the Indians' property rights. ▲

Courtesy of the Orange County Register

Commentary

Are We Losing Control of Our Schools?

by Bill Leonard
State Senator (R), 31st District

With the passage of sweeping education reform measures on the federal level such as Goals 2000, the School-to-Work Opportunities Act and federal policies on expulsion of special education students, it appears that education policy leadership is shifting from the local level to the federal government. What this means to you and me is we are losing control of our schools to federal lawmakers and bureaucrats who mandate change through guidelines tied to federal dollars. Many have complained over the years about the loss of control from the local level to the state level. These alarms may have masked an even more dangerous trend: federal takeover of our schools.

Already, the California Department of Education is largely funded through federal dollars, meaning that the Department must follow federal regulations in order to maintain the flow of federal money. Roughly five years ago the State Department of Education received approximately \$50 million from the state general fund. Because of budget cuts that figure has dropped to \$27.7 million. The "hole" left in the budget by state cuts has been filled with federal money. The Department of Education now receives 57.2% of its budget—\$73.6 million—from the federal government compared to the \$27.7 million it receives from the state general fund. The Department is not the only one following federal money. School districts also are focusing on federal "guidelines" which are tied to money that the federal government dangles like a carrot in front of them.

While I can understand the lure of money to schools that are fighting to improve their programs, I fear this shift in power bodes ill for parents. If this trend persists and policy control continues to shift from the local level to the federal level, it will be increasingly difficult for parents to

have their voices heard in decisions affecting their children's education. If parents thought that the California Department of Education ignored their concerns about the CLAS test, imagine what it will be like complaining to the U. S. Department of Education or Congress. It is unlikely that these institutions, which are far removed from the problem, will be as sympathetic as parents would like them to be.

Unfortunately, there is no easy solution to this problem. It is unrealistic to expect school districts to refuse federal money. Schools are faced with rising enrollment, higher costs and smaller increases in state funding. The state continues to favor welfare and social service funding over providing schools with more money. Meanwhile, California is facing budget difficulties of its own. It is only natural that cash-strapped schools would turn to the only other source of money available to them.

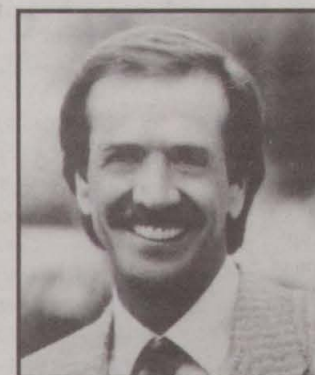
One solution to the loss of local control would be to abolish the U. S. Department of Education. By abolishing the Department, the development of education policy would once again be placed in the hands of locally-elected school boards which are more responsive and accountable to parents and teachers than the federal government. Local school boards are attuned to the needs of their children and are the entity best suited to decide how to meet those needs.

While we are working on abolishing the U. S. Department of Education, we should require the State Department of Education to demand that all federal education dollars that are appropriated to California come to us with no strings attached. At the same time the Department should study how to relieve schools of federal mandates and supplant federal funding with another revenue source.

To truly restore local control in education, we must insist that federal interference stop in what is and should stay a local decision-making process. ▲

I.E.B.J. Close-Up: Sonny Bono

A closer look...



Name: Sonny Bono

Age: 59

Family: Wife: Mary, daughter Christy, 30, from first marriage; daughter Chastity, 25 (from former marriage to Cher); son Chesare, 6; and daughter Chianna, 3.

Education: Inglewood High School, Inglewood, CA, and "life." "I have learned all of my skills through on-the-job training, because I was committed to learning in order to succeed in whatever career I was in."

Hobbies: Skiing, tennis, and photography.

Affiliations: Too many to mention; not fair to recognize just a few.

Items of Interest: Started

songwriting career and recorded first record at 17 while still in high school. By 1965, he had written five songs that ranked in the "Billboard Top 100," an achievement unmatched by anyone except the Beatles. His songs earned 10 gold records and have been recorded by such legendary artists as Frank Sinatra, Liza Minnelli, Glen Campbell, The Rolling Stones, Stevie Nicks, Tom Petty, and UB40. Sonny and Cher were among the first pop singers to speak out against drugs, which hurt their popularity with the "hip" set during the acid rock era. Has been successful entrepreneur since 1972, with BONO restaurants in West Hollywood; Houston, TX; and Palm Springs. His autobiography, "The Beat Goes On," was on the best-seller list when it was published in 1991.

Bono: I decided to run for mayor of Palm Springs because all around me the average citizen was hamstrung by senseless rules and regulations of whatever bureaucracy was in power. The enforcement of utter nonsense just because someone had made it a "rule" made me realize that I had to do something about it. I couldn't just say that something ought to be done. That attitude, believe me, is the same all over, not just in Palm Springs or California.

IEBJ: You have certainly worn many hats during your lifetime. Why did you decide to go into politics?

IEBJ: I understand that even after you became mayor, you were often frustrated by the "bureaucratic regulations of the county, state,

and federal governments." How do you think that will change when you are in Washington?

Bono: I was lucky to be elected to Congress at the same time the Republican party gained a majority in the Senate and the House. In these circumstances, and since "less government" has long been a Republican goal, I hope to be part of the movement that cuts government waste. In particular, I would like to eliminate several federal departments that duplicate state agencies. I would return control back to the states where it belongs.

IEBJ: The economy is one of the

major issues for the public. Welfare reform, illegal immigration, and healthcare issues seem to be top priority for the Republicans. What do you think?

Bono: Everyone claims that the military/defense budget and social entitlements are the cause of the country's deficit, but I think the biggest culprits are bureaucracy, government waste and mismanagement, pork barrels, and special interests. Unions no longer protect their individual members. The people who control their pension funds reap all the benefits, and they will do anything to keep their power. Again, I say the less government, the better.

IEBJ: You received strong endorsements from top military officers, and obviously you believe in a strong military. What do you think about our current military stands?

Bono: We have always been a strong military country. Now it seems that we are disassembling all the things we stood for. We should be taking care of our own problems. The United Nations is a millstone. The U.N. is totally useless in terms of keeping the peace. They are standing around in Bosnia doing nothing while people are slaughtered. We pay one-fourth of the cost of the United Nations. Instead we should be doing their job and getting it done right.

IEBJ: What would you say is the first order of importance as a new U.S. representative?

Bono: In order to provide positive solutions, lawmakers must have the support and trust of the American people. Americans want their elected officials to be honest and ethical. If we are to place trust in our government, our officials must be worthy of that trust. As Congressman of the 44th District, I will endeavor to lead by example so we can once again take pride in our government. The American dream of a safe, just, and more prosperous life can become a reality if we are willing to accept nothing less. ▲

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ANSWERS FOR THE INLAND EMPIRE

For the past few months the media has been promoting the idea that the economy has turned around and America's fortunes are rising. Do you agree? If so, who or what do you credit for the end of the recession?

**Donald A. Driftmier, CPA
Vavrinek, Trine, Day
& Co.**

I am not convinced that America's fortunes are fully on the mend. As a country, we must at all levels of the workforce understand that we are and have been part of a worldwide competitive environment. United States' companies may have an American corporate home, but the majority of the production is done off-shore. We have not responded with job training or job creation for those American workers whose wages and benefits the American consumer can no longer afford. This progression of overseas production has made corporate bottom lines look better, but at the expense of a large worker/consumer base.

If the economy is to fully make that "turn-around," corporate, education, and political leaders are going to have to make a cooperative effort to redefine the job needs and the training/education to fill those job needs. The training must be at all levels from elementary school to the retraining of the adult workforce. We may be in a worldwide competitive market, but it is here at home where we must dedicate our resources if we are to remain healthy as a nation of workers who are still the best when given the opportunity to be.

**Richard Jett
California State Bank**

Yes. Based on both wholesale and retail sales, the economy has

turned around and should continue to improve for the foreseeable future. Obviously, increased interest rates are a mixed bag and there is a point where "too high" could stifle the recovery. Currently, it appears that this level hasn't been reached and possibly for savers whose income is increasing, it's helping the economy by increasing their spendable income.

The bigger question is why did the economy turn around and who or what was the catalyst. A big factor was increased demand. Consumers and businesses can restrain purchasing for only so long. When they regain confidence and feel rates have bottomed, they begin to spend. This began to occur in late 1993, early 1994, which started the recovery.

The confidence factor will play a key role in determining how long the economy improves. All eyes will be on the government to see if the recovery helps the deficit at all levels (federal, state, county, city). If it does, confidence will remain strong even if rates go higher. But if the government spending outstrips their increased revenues, then business and consumer confidence will drop and another recession could occur sooner than anticipated.

Holiday sales will be a good barometer for next year as to how the Republican Congress and Democratic Administration will interact. It would appear that there is still pent-up demand for product and services, but if we fear the future, demand becomes secondary. ▲

Pro

Ridesharing: Time for Some Changes

by James M. Lents
Executive Officer, SCAQMD

In 1988, the South Coast Air Quality Management District adopted a major ridesharing program for the region. Carpooling was seen as one of many integral steps toward solving the region's air pollution and traffic congestion problems.

In 1990, Congress enacted a ridesharing program for other major metropolitan areas with severe air pollution. But now, just as other cities across the nation initiate their programs, some officials here seem ready to wash their hands of ridesharing programs.

What happened? Has ridesharing been a failure? or has it simply gotten a bum rap? The answer is somewhere in between. Clearly, the ridesharing regulation has achieved some success in reducing traffic and cleaning up the air. Some 5,200 employers in our four-county region offer ridesharing incentives to 1.3 million workers, and 370,000 of them are actually ridesharing.

AQMD estimates that this effort has eliminated 90 tons of pollution a day, or almost 1% of the daily total, more than all the area's electric power plants emit. And in an area with tight pollution controls and literally millions of individual pollution sources, any program that can reduce pollution by 1% cannot be taken lightly.

Just as clearly, though, the program has fallen short of its original goals. Although the average vehicle ridership of companies in the program has increased steadily every year since 1989, the ridesharing program has achieved a bit less than half of its intended pollution control goal. This limited success has given cause for concern about how much further employers can be expected to push carpooling among their employees.

So far, numerous studies indicate that the cost of ridesharing per employee ranges from nothing to \$750 per year. The median range is much lower—at \$40 to \$105 per employee.

Six years of experience has shown that carpooling is an attractive option for many people. A burgeoning network of carpool lanes is making it quicker for some to get to work. Some prefer not to drive each day. And for many, the

incentives offered by employers make carpooling worthwhile.

Yet obstacles to ridesharing remain and employers fear that fully achieving the program's goals may require considerably more money for ridesharing incentives. Naturally, they are reluctant.

So the AQMD has joined in a task force with business representatives—including some of its severest critics—to explore other, potentially less costly options for achieving further progress in reducing automotive pollution, the number one cause of the region's smog problem.

One alternative would allow companies to earn rideshare program emission reduction credits by helping to rid the roads of the dirtiest cars. Some studies show that 10% of the cars may cause half of all car-related pollution.

Employers could help zero in on these dirty vehicles by setting up remote sensing systems that would measure pollution from cars driving into parking lots and provide instant information on emissions levels to motorists. Companies also could pay to scrap these old cars and help their drivers get into newer, cleaner autos.

Of course, the 750 employers who have already achieved ridesharing levels that surpass the regional goal can continue to build their present programs.

After studying the Southland's ridesharing program for the past nine months, the task force has recommended that AQMD pursue these and other alternatives.

These options provide employers with further flexibility, but some may require changes in state law or new federal policy guidance.

Legislators in Sacramento and EPA officials in Washington should act soon to enable these potentially more economic alternatives. They could help clean up the air here and in other cities now just starting on ridesharing.

At the same time, continuing the region's existing ridesharing program deserves support because it has achieved substantial pollution reduction. ▲

James M. Lents is executive officer of the South Coast Air Quality Management District, which administers the Southland's regional ridesharing regulation.

Con

The Answer is Mass Transit and Land Use Patterns that Support It

by Mike Feinstein
Co-founder, Green Party of California

If the AQMD is correct, trip reductions as a result of carpooling have leveled off at less than half the 15% the agency had hoped for when it began its ride-share program seven years ago. What should we conclude from this experience?

Critics of Regulation 1501 (and Regulation 15 before it) have argued that trip reduction plans required by the AQMD have gotten increasingly expensive for business, and with diminishing results. In a depressed economy, further reductions would be business-killers. Therefore, as AQMD Executive Officer James Lents suggests, it is time to focus on lowering emissions, rather than on changing human behavior.

Well, not exactly. The reason trip-reductions have leveled off is because car and vanpool-based trip reduction plans are at best accessories to the real needed behavior change—changing our public transit and land use infrastructure.

Mass transit, and land use patterns that support it, are far more effective in reducing trips and pollution than anything possible through ridesharing. The reason business finds it difficult to achieve further reductions is that the current system favors the automobile. A mass transit-based public

infrastructure (particularly one based upon renewable fuels) would not only reduce traffic and pollution, but would be cheaper for business and consumer, because it would be more efficient in terms of energy, land, time, and materials. The problem with the AQMD's new approach is that instead of pushing this fundamental change, they are promoting the illusion that we will have clean air through technical fixes and questionable market approaches. Such a strategy will only delay (and make more costly) the transition to a sustainable economy/infrastructure.

For example, the AQMD is pushing its RECLAIM "pollution-trading" scheme as the market-based solution. RECLAIM is an unenforceable, unaccountable program that allows companies to buy the "right" to pollute without bearing the consequences. This will not significantly reduce emissions. But it will give away to large

corporations the right of citizens to determine where and how much pollution is emitted.

Instead of allowing the cost of pollution to be externalized onto people and planet, we need market incentives that reward clean business while penalizing pollution and waste. This means gradually implementing energy and pollution taxes that embody real environmental costs. (Such a transition doesn't have to mean an increase in taxes overall—it can be accompanied by a simultaneous decrease in personal and corporate income taxes.)

In terms of our energy/transportation infrastructure, the AQMD should be lobbying to raise the gas tax, which can then fund public transit while discouraging driving and pollution. It should also be fighting to ensure that the California Air Resource Board's Zero Emission Vehicle requirements are upheld in the face of challenges by Big Auto and Big Oil.

At the same time, the AQMD needs to stand against the Los Angeles Metropolitan Transit Authority's plan to cut bus service. Buses in Los Angeles currently serve the most people with the least cost. And on the macro level, the AQMD needs to come out against treaties like NAFTA and GATT, which rob us of local control and hence our ability to implement pollution reduction strategies which fit us best.

With the recent political changes in Sacramento and Washington, there are new opportunities for policy development. Fiscal conservatism and environmental health can go hand in hand if our economics truly reflects the real environmental and social costs of doing business. In terms of transportation and pollution, the lesson to be learned from the rideshare experience in Southern California is not that we should stop trying to change behavior. Rather it is that there are limits to what we can do personally as long as our macro-structures remain obstacles in themselves.

We need to change the physical and financial parameters of our society that favor the automobile to ones that makes public transportation safe, accessible, and affordable. This is the most economical track for society as a whole, and it is the message the AQMD should be taking to the public and to our legislators. ▲

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Corporate Profile

The focus was on the past recently at Bryan A. Stirrat & Associates (BAS). At a festive Open House in their Diamond Bar corporate headquarters, clients and employees celebrated the firm's 10 successful years as a civil and environmental engineering consultant. That was a change for employees of this dynamic, forward-looking company, as current projects, innovative ideas, and future possibilities are usually the focus.

That energy and commitment to excellence have had the usual results. In 10 years, BAS has grown from its original 17 employees to 84, and has added branch offices in San Bernardino, Brea, San Diego, and Sacramento, California; as well as in Salem, Oregon; Phoenix, Arizona; and Honolulu, Hawaii. The firm's annual income has risen to more than \$10 million. Registered employees include civil and professional engineers, geologists and hydrologists, environmental assessors, surveyors, a landscape architect, and a drilling engineer, as well as a highly qualified support staff.



Bryan A. Stirrat, president of BAS

Bryan A. Stirrat's experience with the Los Angeles County Sanitation Districts (County) and National Engineering Company (NEC) contributed to his entrepreneurial attributes and ambitions. As head of planning and engineering for solid waste for the county, Stirrat designed the Puente Hills Landfill (the second busiest in the nation), and the now

closed Mission Canyon Landfill. With future BAS co-founder Edward L. Schrandt, Stirrat also planned, designed, and managed the Crossroads Parkway Interchange and Industrial Park (which included the first freeway bridge and interchange designed and constructed outside of CalTrans).

While director of engineering with NEC, the company also planned, designed, and managed the Industry Hills Civic Recreation Project, which won the 1981 Outstanding Civil Engineering Achievement Award from the American Society of Civil Engineers. In 1984, he left NEC and formed Bryan A. Stirrat & Associates.

Dedicated employees have also contributed to BAS' success. "I have great employees," said Stirrat, "and I try to treat them the way I want to be treated. I have a theory," he added, "that if you help people along the way, then when you get to the top, there is this pyramid of dedicated people holding you there—and if you fall, this pyramid is there to help you up. But if you climb over people to get to the top, when you fall, you fall all the way down, because there is nobody below to care or to help."

BAS Projects

During its early years, the majority of BAS contracts involved various phases of landfill projects. Services provided included design, permitting, construction management, closure, post-closure, and leachate and landfill gas treatment. BAS projects now number more than 60 landfills throughout the western United States, as well as in Hawaii and Mexico. They include some of the largest in the country.

Though their landfill projects have given BAS nationwide visibility, several cities in the Inland Empire have BAS-designed shopping malls, streets, storm drains, and utility systems. In addition, as the market has expanded for environmental services, so too have BAS

Bryan A. Stirrat & Associates Inc. (BAS)

capabilities. The growth of the company has been carefully planned to ensure that all personnel are dedicated professionals who will maintain BAS' standard of excellence. Many current contracts are for environmental remediation, geotechnical and hydrogeological services, site assessments and investigations, and regulatory compliance services. Remedial design and implementation projects, industrial waste treatment systems, underground storage tank (UST) services, erosion control, and landscape architecture services are also provided.

The wide variety of BAS' projects are illustrated by the examples below.

Frank R. Bowerman Landfill, Orange County

BAS created the Master Development Plan for this 725-acre regional landfill, which has another 50 years of life. The Master Plan utilized on-site soil resources, thus generating more than a 30 percent increase in capacity. "This increased capacity will yield more than \$100 million in additional revenue for Orange County," said Project Manager Michael Cullinane. BAS has provided engineering support for all phases of this state-of-the-art landfill.

BAS has also developed construction documents for expansion of the liner system through three phases of construction.

Paint Manufacturing Plant, Gardena

BAS was contracted to assess contamination from 17 leaking USTs and then remove them and the contaminated soil at a paint manufacturing site in Gardena.

After the initial work was completed, the firm then became the engineer/designer of a complete groundwater extraction, treatment, and disposal system to remediate extensive volatile organic compound (VOC) and alcohol contamination of the

groundwater under the site. BAS designed, constructed, and is still operating the system, which includes a multi-well extraction system and an advanced biophysical treatment plant for on-site decontamination of the groundwater. To lower costs, BAS trained client personnel to monitor the system on a regular basis.

"Our successful treatment of the VOCs and alcohols floating on the groundwater over the past 2-1/2 years has reduced the original 30 inches of contaminant free-product floating on the water throughout the facility to 3 to 4 inches in a few random locations," said Randy Bauer, project geologist. "The treatment also reduced the levels of contamination of the treated water to an acceptable level so that it could be discharged into the storm drain, thus eliminating the cost of disposal."

Plaza Alicante, Garden Grove

Starting in 1992, BAS designed upgrades to an existing landfill gas (LFG) extraction system to prevent gas migration into a nearby hotel, restaurant complex, and a local residential community. The site consists of 20 LFG extraction wells and many monitoring probes. BAS designed and engineered a granular activated-carbon treatment system for the gas which effectively meets SCAQMD discharge standards. BAS also monitors an LFG venting and shielding system with subsurface probes under the office building, hotel, and restaurant. "This is an on-going project, with BAS still maintaining, operating, and monitoring the LFG extraction system," said Project Manager Ghassan Andraos.

Water Quality Monitoring - San Bernardino County Landfills

BAS was recently awarded a 15-month contract for water quality monitoring and reporting

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Bryan A. Stirrat & Associates Inc. (BAS)

Continued From Page 10



BAS's corporate offices in Diamond Bar

on nine San Bernardino County landfills in the Regional Water Quality Control Board's (RWQCB) Santa Ana Region. In a previous contract, BAS performed those services at 11 County of San Bernardino landfills. In addition, BAS prepared Article 5 Compliance documents for seven County landfills in the Santa Ana Water Quality Control Region.

Colton Landfill

In 1988, BAS was hired to prepare a landfill closure plan for the Colton Landfill. Instead, BAS was able to convince the county that additional capacity was available at the site. BAS developed a plan to extend the life of the landfill, and it continues to operate today. During the site development

process, the BAS Team Geologist, Gary Lass, developed a site remedial action plan for groundwater which allowed the county to update its permit with the RWQCB.

New Technologies in Development

In 1991, Bryan A. Stirrat and Gary Lass co-founded GeoLogic Associates (GLA) as an affiliate of BAS. GLA has been a BAS team member since its inception, and has been in charge of all geological and hydrogeological tasks on many projects. As GLA president, Lass has developed several innovative products and concepts to keep the team at the forefront of changing technology. Some of these projects include:

Air-Sprayed Slope Veneer - The BAS/GLA team developed an air-sprayed slope veneer (ASSV) from a thin concrete-sand slurry

mix to provide a smooth subgrade for composite liner systems on landfills. The ASSV eliminates the need to remove excessive amounts of rocky ground material and then replace it with clean dirt on steep slopes of canyon landfills. The product significantly reduces the cost and time of construction.

Alternative Final Cover for Landfill Closure - Lass developed this concept (now being evaluated by state agencies) to replace the currently required barrier of a 1-foot layer of impermeable clay covered with 1 foot of random soil with an alternative 4- to 5-foot layer of random soil. With the use of moisture-monitoring probes, Lass has demonstrated that, through evapotranspiration, surface water does not infiltrate below 2 to 3 feet, thereby eliminating the need for a barrier layer to prevent infiltration of water into refuse. ▲

Inland Empire Has a Lot to Offer in Office, Industrial Space

by Cathy Fagan

As California's fastest-growing region, the Inland Empire office and industrial markets have been fueled by available and affordable land, labor and housing, as well as the area's excellent freeway access to the rest of California. Representing one of the nation's most active marketplaces, it is currently one of the few suburban markets that can accommodate immediate, competitively priced office and large-scale industrial requirements, both for existing product and large build-to-suit land parcels.

One region with ample space available to buy or lease is the eastern region. The Inland Empire East submarket consists of eight cities: Corona, Moreno Valley, Perris, Rialto, Colton, Riverside, San Bernardino, and Redlands. Holding a massive 72% of the entire Inland Empire office base (for a total of 12,915,291 square feet), the current availability rate is a healthy 17.36% for the third quarter of 1994.

The Inland Empire East industrial submarket is comprised of mainly small- and mid-size, free-standing

buildings, and contains approximately 38% of the entire Inland Empire base. An availability rate of 12.05% is a bit below last year's, and third quarter 1994 figures show movement into the eastern region.

The western region of the Inland Empire, which includes the cities of Chino, Fontana, Ontario and Rancho Cucamonga, was the initial lure for large amounts of speculative development and owner-built product. This area contains the bulk—approximately 62%—of the Inland Empire's industrial base, with a current availability rate of 9.67%.

The Inland Empire West submarket offers a wide range of office buildings for sale and lease, also, encompassing approximately 28% of the office base located in this region. The availability rate here is up slightly in the third quarter, with 20.99% of the 1,079,078 square feet being unoccupied.

Overall, the Inland Empire offers over 18 million square feet of office base and over 162.5 million square feet of industrial base, a healthy supply to attract businesses to a region with access to virtually all markets in California. ▲

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On Common Ground — the Challenge of U.S.-Japan Cooperation

by Senator John D. Rockefeller IV

For two generations, the close relationship between the U.S. and Japan was viewed largely through the lens of the Cold War. The U.S. had a great interest in promoting a strong and prosperous Japan as its front line against communist expansion in Asia. And Japan had an equally strong interest in maintaining a good relationship with the U.S. to ensure its security and fuel its economic growth. Politicians in both Japan and the U.S. used the Cold War as a barometer to measure the ever-shifting nature of geopolitics, building a mutually profitable and remarkably stable bilateral relationship. Now, with the end of the Cold War, priorities and goals in both countries have changed dramatically.

The 1992 election of Bill Clinton, America's first president

born after World War II, for many people marked the beginning of a new era—one in which America could shift its focus from competition with the Soviet Union to addressing problems at the core of people's daily lives—creating more and better jobs, guaranteeing health care for every citizen and making cities safe again.

Japan has also entered a new era. The 1993 election of a government not headed by the Liberal Democratic Party represented a monumental change in Japan's political landscape. The LDP, with its traditional support base of rural farmers and small shopkeepers, had a lock on the Japanese Diet for almost 40 years. In the past 12 months or so, the governments of Prime Minister Morihiro Hosokawa and subsequently Tsutomu Hata and Tomiichi Murayama have been empowered to reform the political

process, but have also reflected the erosion of the traditional political base in favor of urban and suburban salaried workers. Underlying this change is the more fundamental question of how Japan is to adapt successfully to the post-Cold War world.

The end of the Cold War, and the loss of a definitive structure within which to view international affairs, has had dramatic impact on American relations with Japan and the rest of Asia. Asia enjoys access to American markets and welcomes an American presence, including military, for stability and security. But many Asians are nervous about the U.S.'s security goals which are not always clearly stated. They are hostile to the importance of democracy and workers' rights as part of a partnership, and are wary of U.S. trade demands for reciprocity and market access.

While Americans are warming

to Asia and want closer ties, they themselves are ambivalent about military commitment. Americans support their country's interest in democracy and human rights—the foundation of American foreign policy—but are unsure how far to press for these principles if it means sacrificing economic gains or taking military risks. They buy Asian products in large quantities, but worry about a growing trade deficit and regard many Asian trade practices, particularly those of Japan, as unfair.

These are not insurmountable problems. The U.S. and Asia are bound by common interests, post-war history, and by economic linkages that are far stronger than political connections. But it is important that the economic relationship grows maturely rather than neurotically—and inevitably, that is the task of government.

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If It Ain't Broken, the Office Computer Expert Hasn't Found It

by Joe Mullich

The best way to increase office productivity would be to invent a computer that squirts out toner on any employee who so much as says, "No need to call a repairman — I can fix this myself."

A stained shirt or two would stop executives from having so much fun tinkering with the office computers.

I mean, an executive wouldn't spend three hours trying to unjam a stapler. But the same bottom-line executive will happily use his entire workday trying to dislodge a disk—not realizing the disk is stuck because the computer has no power because he forgot to pay the electric bill because he was spending all his time "fixing" the office computers.

According to a study by the Boston consulting firm of Nolan, Norton & Co., the time that personal computer users spend helping other PC users costs companies \$6,000 to \$15,000 per computer.

That's right, per computer.

It's almost cheaper to toss out a PC at the first sign of trouble and buy a new machine. Technology has advanced to a point that a computer

capable of running the entire European economy costs less than a pair of inflatable basketball sneakers.

Most "office computer experts" mean well. However, I question how much they know, since the criteria for becoming an "office computer expert" is merely to:

(A) skim the computer manual, and

(B) pop your head out the door and ask, "What's wrong here?" everytime someone flings a stapler through their monitor.

In my desperate attempts to find a computer that no colleague would try to help me operate, I have used any number of IBM-compatibles and Apple models. The Apple is far simpler. Given the way the world is put together, this may explain why the IBM compatible has become the machine of choice for the business world.

The IBM-compatible manuals always include phrases like: "Specify the number of megaticks on your designation file by compressing the change-line support in the driveparm, using the command device=C:\sys. 2, add eggs, cook for two minutes or until light brown."

In contrast, the manual for my first Apple computer offered this actual "troubleshooting" tip that didn't even require subtitles:

Problem: *You can't eject the disk.*

What's probably wrong: *Your Macintosh can't get the information it needs to eject the disk in the usual way because the mice inside the computer have fallen off their little treadmill.*

Just kidding about mice! Everyone knows computers are really powered by hamsters.

The reason Apple manuals can be written in a straightforward manner is because Apple doesn't have to worry about an "office computer expert" fooling with the machines. If anyone other than a certified Apple technician so much as plugs the computer in, the warranty is voided and burly men with baseball bats appear.

When something goes wrong with an Apple computer, a little face appears on the screen. Officially, this is known as "the sad Macintosh." To my eye, the face looks like "the morning after celebrating New Year's Eve Macintosh."

When this occurs, you are

advised to take the computer to your "authorized Apple dealer, who's been specifically trained and authorized and has all the necessary tools to service your Macintosh." These "necessary tools" include a screwdriver and a machine capable of processing a very large credit card slip.

There is, undeniably, a sense of power that comes with being an "office computer expert." The copy machine repairman is scorned because everyone knows he merely comes in twice a day and pushes the secret button that deactivates the "Needs Service" light for 20 minutes.

But an office worker wears a desperately hopeful expression when watching an "office computer expert" hunched over his crippled terminal. It's the same expression someone has when watching an auto mechanic at a gas station on a desert highway chuckle over their transmission.

And just when things seem the most bleak, the "office computer expert" hits a few keystrokes and the worker's crucial report, which had been feared lost, will be irretrievably modemed to Paraguay.

▲

Drug Rehabilitation is Smart Business

Continued From Page 5

difference? Do you lie there wondering when the other shoe will drop? When the police will come to your door at 4 a.m. to tell you it's all over?

Or do you dread the scandal of the newspaper spread that he or she was arrested for possession...or even for dealing?

An addicted employee can hurt your bank account. An addicted loved one can damage your heart.

So what are you going to do about them?

insurance, what coverage you have, and whether the employee needs inpatient detox assistance or will benefit from outpatient counseling. Options are listed in the counseling program table.

The Struggle to Help Loved Ones

Unless you have a harder heart than most parents, it is much more

difficult to pressure loved ones into getting help or making the decision to fight their addiction. As long as you provide a place to live, food to eat, and an occasional handout, they have no need to confront their problem. They enjoy using drugs or drinking. They enjoy their friends and the lifestyle. Everything's cool.

Kicking them out of the house may not be the answer either.

Sometimes friends take them in. They might meet up with the wrong kind of people. They might go to jail. They might even die on the street.

Who can say what is the right thing to do? Not me. I only know that when someone is on drugs or alcohol, their life and health can only get worse. Then they reach bottom, and they either die, or they

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THIRD, THE VOICES

Employees and loved ones are different species. As any parent can tell you, once your children reach late adolescence, you might as well forget about controlling them, even if they are very sly about running their own lives. But you may have some clout with employees (and thus be able to help them get assistance.)

The Work Environment

Depending on how addicted employees feel about their jobs, you may be able to intervene and convince them to accept counseling. This would have to be handled carefully. If you suspect that an employee has a problem, start documenting absenteeisms, tardiness, or poor quality or quantity of work. Watch for conflicts with other employees. Then set up a meeting, but don't confront him or her about possible alcoholism or drug use. Keep the discussion on the problems in the work area, and ask the employee if there are any personal problems or situations that you should know about.

Performance may improve for a while, but if the problem is actually alcohol or drugs, the improvement won't last long. In a second meeting, you may direct the employee to a counselor, and you may also issue a warning that if performance doesn't improve, he or she will be disciplined. Knowing that their jobs are on the line often makes the difference in whether they decide that the turning point has arrived.

The options for counseling that they must choose from will depend on whether you offer company



Felix T. Troilo, President, CEO and COB, Bird Medical Technologies, Inc., Palm Springs, CA.

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people made a point of getting to know our business — and us. There's a constant dialogue, so they are all prepared to respond quickly when we need to get something done.

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JIM ROHN

For more than 30 years, Jim Rohn has focused on the fundamentals of human behavior that most affect personal and business performance. In addition to his best-selling books, *Seasons of Life* and *The Seven Strategies for Wealth and Happiness*, he has recently written *The Five Major Pieces to the Life Puzzle*, which promises to be one of the most inspirational and life changing books of the decade.

PAM LONTOS

Pam Lontos is one of the country's foremost speakers. She has appeared on the "Phil Donahue Show" and "P.M. Magazine." Pam is the author of *Don't Tell Me It's Impossible Until After I've Already Done It*, and produced the audio cassette courses *Cash in on Your Dreams* and *How to Reprogram Yourself for Success in Thirty Days*.

TOM HOPKINS

Tom Hopkins is the epitome of success. He became a millionaire by the time he reached the age of 27. Twenty-five years ago, Tom considered himself a failure. Pulling together his last few dollars, he invested in a five-day sales training seminar that turned his life around. Hopkins has authored six books, including *How To Master The Art of Selling*, published in 1980.

ANTHONY PARINELLO

Anthony Parinello is host of the weekly radio talk show "Selling Across America," author, sales and customer service expert. Tony is the nation's foremost expert in selling to top decision-makers. His original program was "Selling to VITO, the Very Important Top Officer." Tony has the master key to greater achievement and it's like no other you've ever seen.

The Future 2000 will feature:

- 80 booth displays profiling Inland Empire companies' products and services.
- Inland Empire Business Journal will be publishing a special Future 2000 advertising supplement that will be passed out to all attendees. Additionally, the supplement will be inserted into the November issue of the Inland Empire Business Journal, whereby 30,000 copies will be distributed throughout the Inland Empire, Los Angeles, San Diego and Orange County market areas.
- Tremendous networking opportunities that will enhance your personal and business relationships!
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9:00 - 11:15 a.m. Jim Rohn
"Have Your Best Year Ever"

11:15 a.m. - 12:45 p.m. Pam Lontos
"Cash in on Your Dreams"

12:45 - 1:45 p.m. Lunch

1:45 - 2:45 p.m. Anthony Parinello
"Your Key to the Executive Suite"

2:45 - 7:00 p.m. Tom Hopkins
"Mastering the Art of Selling"

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Profits Remain High Despite Interest Rate Increases

U.S. banks posted a profit of \$11.2 billion before extraordinary items during the second quarter of 1994. Quarterly return on assets for the industry was reported at 1.16% according to Sheshunoff Information Services, Inc., a leading provider of information to the banking and thrift industries.

Profits reported during the quarter represent the second highest quarterly income ever reported by the banking industry, second only to the \$11.4 billion earned in the third quarter of 1993. The second quarter figure also represents a \$1.0 billion, or 9.5% increase, of the \$10.2 billion profit recorded for the second quarter of 1993. The banking industry's profits for the first half of 1994 totaled \$22.2 billion, up \$3.0 billion, or 15.7%, over earnings for the first half of 1993.

Overall, 96% of the nation's

10,706 banks were profitable during the first half of 1994, reporting earnings of \$22.6 billion. The 4% that were unprofitable registered a loss of \$0.4 billion.

"The rise in interest rates during the second quarter allowed banks to improve net interest spreads in the short run as variable rate loans repriced faster than deposits," commented Rusling.

"Rising interest rates during the first half of 1994 contributed to a significant paper loss in the securities portfolios of banks," said Con Rusling, president of

Sheshunoff Information Services. "The market value of banks' securities had declined by 1.6%, or \$13.1 billion, when compared to their historical cost, primarily as the result of higher interest rates. Had this paper loss been recognized in current earnings, overall industry performance would have been adversely affected."

Fed Moves Contribute to Strong Performance

Declines in the provision for

expected loan losses, increases in the net interest spread, and decreases in noninterest expenses were contributing factors in the near-record profitability of the banking industry.

"The rise in interest rates during the second quarter allowed banks to improve net interest spreads in the short run as variable rate loans repriced faster than deposits," commented Rusling. "However, the big boost to earnings continues to stem from the large reductions in

Please See Page 32

EDD Staff Members Come to Inland Empire

The California Employment Development Department recently reassigned some of its employees from its central Los Angeles location to field offices in Riverside, San Diego, Santa Ana, and various locations in Los Angeles County.

The employees are labor market analysts, who serve as the main points of contact providing labor market information services to customers. They originally were located at the EDD Labor Market Information Division in Los Angeles, and the move to other regions of Southern California is expected to broaden the division's customer base.

Examples of the type of information the labor market analysts provide are monthly

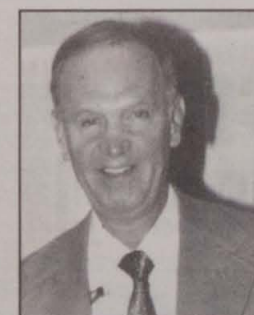
labor force status, wage and salary employment by industry, and census information for affirmative action programs.

Customers who require such information range from employers and economic development entities to training providers and state and local government agencies.

Labor market information may be obtained by calling the Riverside office at 909/782-4206/3256; San Diego County at 619/265-4308; or Orange County at 714/558-6406/6417.

Census information requests should be directed to the state Department of Finance at 916/322-4651. Information regarding the Consumer Price Index is available from the Federal Bureau of Labor Statistics Hotline at 213/252-7528. ▲

Inland Empire Profile



Full Name: Alan D. Seman

Occupation: Retired Military and Industrial Electronics, currently City Councilman (second term) of Rancho Mirage (former Mayor).

Short Biography: Enjoying early retirement from successful career (owner of Seman Electronics Corp.) Very involved in community affairs and politics. Enjoy working with and addressing concerns of business community and private citizens in Rancho Mirage. As vice president of Alliance for Clean Air, assisted in effort to pass one of the first and strongest non-smoking ordinances in California.

Family: Wife, Jeanette, married 30 years.

Affiliations: City Council of Rancho Mirage, Commissioner on Redevelopment Agency and COVE Commission, Vice Chairman of Public Safety Commission, Board Member of Arthritis Foundation, American Heart Assn., Mid-Valley Parkway Commission, Rancho Mirage Housing Authority and Rancho Mirage Library Authority.

Hobbies: Computer technology, tennis. Spectator — basketball and football.

Greatest Concerns: Lack of planned growth and overpopulation. Importation of problems of big cities that can destroy the quality of life in the Coachella Valley.

Last Book Read: *An American Life*, by Ronald Reagan

Last Vacation Taken: Living in Rancho Mirage is my vacation. ▲

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Local TV News Covers the Inland Empire

by Edie Boudreau

If you have decided that you would rather turn the TV off than watch another minute of news on O. J. Simpson or Heidi Fleiss, it is time you learned about another alternative—the Inland Empire TV News, with coverage geared solely to the Inland Empire.

KZKI-TV—UHF Channel 30, and 95 percent of the cable channels now carry this local news program from 5:30 to 6 p.m. every weeknight. Comcast Cable covers the same news from 6:30 to 7 p.m. Local broadcasters Robert Soto, Joe Lyons, Ron McFaddin, and Rick Acosta bring you Inland Empire headlines, business, sports, and health news. Local weather conditions and such entertainment opportunities as symphonies, plays, and operas are also covered. And if you are a gourmand, a weekly restaurant review will steer you in the right direction.

Availability of the program on

Channel 30 is relatively recent, though some cable stations have carried the Inland Empire TV news since February of this year. "We began with a possible audience of about 80,000 homes," said Robert Soto, anchor on the program since its beginning. "But now we are able to reach 2 million homes all over Southern California. We've had great interest in the program from people outside of the Inland Empire as well, primarily those who have family or friends here and want to keep up to date with what is happening in the Inland Empire."

Soto has over 18 years of radio broadcasting experience, including the KOLA morning show, KBON, and KCKC morning talk show. In fact, he created the show that Bill Kinison is now broadcasting.

"I'm proud of our program," Soto said. "The cast and the level of professionalism have grown and matured as quickly as any project I've worked on."

Joe Lyons is another well-known personality in the area. News co-anchor with Soto since August, Lyons has 13 years of experience in radio and TV broadcasting. He currently has a Sunday morning program on KVCR—Channel 24, as well. Lyons began his broadcasting career in Seattle and has worked in Cleveland as well as all over Southern California. He hosted a news/talk show on KPRO Radio, and a news/talk show for KRSO. He played country music on KDUO until it became a Spanish station, and also worked for KNTF until it became a Korean station.

"We are the only program that covers Inland Empire issues to the exclusion of world and state affairs," said Lyons. "I'm proud of the coverage we bring on local business achievement and politics. For example, we were the only station to cover the completion of Route 30. It wasn't of interest to network stations."

"The news covered by the Inland Empire News program is not duplicated on any other stations," said Bill Anthony, producer of the newscast and host of the Restaurant Review. "Thirty-two communities in the Inland Empire are covered by our news team, including nine cities outside of San Bernardino and Riverside counties. Another 162 communities are served by cable stations, and, of course, Channel 30 broadcasts all over Southern California."

The format of the Inland Empire News makes it an ideal advertising venue for Inland Empire businesses. When the goal is to target a special audience, inexpensive cable channels make TV advertising viable for even smaller businesses in the area.

In the meantime, if you are still fighting freeway traffic at broadcast time, set your VCR to record. Try watching the Inland Empire News for a week, after that you won't want to miss it. ▲

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Insurance Fraud—Not Just a Matter of Statistics

Continued From Page 3

Riverside, still supports her family through her position at Simon & Simon, but now she has liens and judgments hanging over her head because of the \$150,000 in unpaid medical bills.

Susan's employer, William Simon, also has had severe losses. His wife's illness left him with medical bills totaling more than \$127,000.

William Hanousek, a construction contractor in Palm Desert, also bought his policy through a local insurance broker. Later, when he discovered he needed major surgery, he at least had peace of mind about his medical bills. Four months following the first surgery, Hanousek needed another operation. "The hospital had only received a small amount of the original claim by then," Hanousek said, "but they didn't seem concerned about it, and went ahead with the second surgery."

Later, the \$70,000 in medical bills came back to haunt him. "It is amazing that no matter how spotless your credit rating is," claimed Hanousek, "a medical bill that is not paid, even though it is through no fault of your own, can destroy your credit and, therefore, cause untold damage to a business like mine. I can't even tell you what this scam has done to my family and my life."

Another such victim was the family of George and Pat Kasbon of Victorville. George had many health problems, including kidney failure, heart problems, arthritis, and an allergy to the plastic shunts he needed for dialysis treatments. They jumped at the chance to get coverage for pre-existing conditions through Consolidated Union Welfare Fund. At \$680 a month in insurance premiums, the Kasbons paid a total of \$34,000 over the 33-month period of their "insurance coverage." But they collected only \$2,000 in payments for medical bills totaling more than \$140,000.

Though they suspected that some kind of fraud might be involved, they could not be positive because every few months their policy would be sold to or processed by a different

company, each of which blamed paperwork or communication snafus on the holdup in payments. "Besides," said Pat Kasbon, "we were at their mercy. George was uninsurable through any other company."

"By the end of 1992, we had to cancel the policy anyway, because we just couldn't afford the \$680 any more," Pat said. "We had lost our business, the Kasbon Mold Co., Inc. in Hesperia (which George, a tool and die maker, had founded and where Pat worked as secretary and all-round right-hand). We also lost our home and had to cash in all of our IRAs. Finally, we had to declare bankruptcy because of the medical bills. Medicare, through Social Security, finally started paying most of the incoming bills, but that left the \$140,000 in past due bills."

George Kasbon died in December 1993 at the age of 58. Pat, who is still looking for a job in Victorville, had the added indignity of having her car stolen last week. She got it back a few days later, but it had been vandalized, and she could only afford to carry public liability and property damage insurance on it. Pat hopes that a settlement, if and when it comes, will help her get back on her feet.

These are the real faces of insurance fraud—not the statistics. Multiply the Tysons', the Simons', the Hanouseks' and the Kasbons' cases by the 10,000 victims who suffered not only their health crises, but also the overwhelming stress of learning that they were victims of a scam which would leave their finances, and their lives, in shambles.

Lawyers handling the class-action suit for the plaintiffs are Timothy Cohelan of Cohelan & Khoury in San Diego, and Robert Brace of Hollister & Brace in Santa Barbara. To date, they have won settlements totaling \$9.5 million. The court date for prosecuting the rest of the defendants is in April 1995. To date, they have won settlements totaling \$8.5 million. The court date for prosecuting the rest of the defendants is in April 1995.

Please See Page 29

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New President for Economic Partnership

by Cathy Fagan

The Inland Empire Economic Partnership (IEEP) has chosen Brian H. Collins of Kansas City, Mo. as its new president and chief executive officer. This brings an end to a search which included consideration of 75 candidates nationwide.

Collins, who will begin his new position on Dec. 1, has most recently held the position of president and chief executive officer for Economic Development Corporation in Kansas City. His work there began in 1987, when EDC was created through the merger of the Land Clearance for Redevelopment Authority (LCRA) and the Kansas City Corporation for Industrial Development. The EDC oversees the redevelopment, economic development, and project management activities of Kansas City.

The appointment is ironic in that Collins' former job with EDC was to lure businesses away from California and into Missouri. Collins was successful in his efforts, having

brought such major companies as Transamerica Insurance and Citicorp to Kansas City. His knowledge of both the strengths and weaknesses of the Inland Empire has been cited as one reason why he will be a potent ally to the region.

IEEP Chairman Lee Redmond views the addition of Collins as a major coup for Economic Partnership, a business development organization which tries to promote the Inland Empire and lure companies to bring their businesses here.

Other previous positions Collins has held include executive director and director of planning for LCRA, neighborhood planner for the Boston Redevelopment Authority, and planner for the Fort Wayne Redevelopment Commission in Fort Wayne, Ind. His education includes a master's degree in community planning from the University of Cincinnati and a bachelor of arts degree in geography from the University of Nebraska.

He will replace Acting President John Husing, who has held the position since August. ▲

Master Motivators Club 7213 Recognized as Presidential Distinguished: Top Five in the World

Toastmasters International has announced that the Master Motivators Club 7213 of Claremont is the top 1993-1994 club in District 12 and 5th out of 3,300 in its size category in the world. District 12 covers the Inland Empire from San Dimas to Indio, and Barstow to Temecula, with over 1,400 members and 71 clubs divided into 13 areas.

Club 7213 is under the leadership of President Richard Snyder of Claremont, Vice President of Education Jim Bell, Vice President of Membership Dolores Weck, Secretary Mary Laffey, Vice President of Public Relations Scott McGookin, Treasurer Mary Rankl, and Co-Sergeants at Arms Nancy Back and Mary Anne Morgan. The award was earned by the club members for accomplishments in the Club Success Plan as determined by the international organization.

Accomplishment is based on educational achievements, assistance in building clubs, completing Youth Leadership and Success Leadership programs for community members, recruiting new members for their own and other area clubs, service to the district, and other criteria.

Toastmasters International President Neil Wilkinson presented a plaque to Snyder and club mentor Chuck Weck at the International Annual Conference held recently in Louisville, Kentucky.

Club 7213 meets every Sunday evening at 6:00 P.M. at The Claremont Graduate School located at 165 W. Tenth Street in Claremont. The club welcomes guests and new members who are interested in improving their oral communication and leadership skills in a supportive atmosphere. For information please contact Chuck or Dolores Weck at 909/982-3430. ▲

TAKEOUT

DECEMBER 1994 • PAGE 19

HEALTH CARE

INLAND EMPIRE
business journal

Picking Up The Pieces

Where health care in
the Inland Empire is headed
now that national reform is dead
and Prop. 186 is defeated.

CONGRESS' FAILURE TO ENACT HEALTH CARE REFORM THIS FALL AND THE REPUBLICAN SWEEP IN CONGRESS ALONG WITH THE DEFEAT OF PROP. 186 MEANS THERE WILL BE NO FUNDAMENTAL REFORM OF THE NATION'S OR STATE'S HEALTH CARE SYSTEM. BUT IN THE INLAND EMPIRE, THE OVERHAUL OF HEALTH CARE CONTINUES AS MARKET FORCES PUSH AND PULL EMPLOYERS, HOSPITALS AND DOCTORS, HMOs AND INSURERS. THIS MONTH AND NEXT WE WILL REPORT ON WHAT'S HAPPENING AND WHY.



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THE INFORMATION STATIONS

Planned Medical Center, Once Praised, Now Meets Opposition

Continued From Page 3

which will be located on Pepper St. in Colton north of the I-10 freeway, is being built to replace the old county medical center, some portions of which date back as far as 1918.

Groundbreaking ceremonies were held on May 24th for the new county medical center, and were attended by San Bernardino County supervisors, hospital officials, and members of the planning and design teams. According to second district Supervisor Jon D. Mikels, this hospital is necessary because the existing facility is not only old, but also "decrepit and dysfunctional, extremely inefficient and...needs to be seismically retrofitted."

Not in attendance at the ceremonies were those who are currently protesting the project; officials claim they were not aware of these objections until after the construction contract had been awarded in October, and construction was already underway.

But recently, opposition to the project has come from several directions, including the Howard Jarvis Taxpayers Association, Loma Linda Mayor Bob Christman, Chris Smith of the Sheriff's Employees Benefits Association, and private hospitals. The majority of opponents have coalesced under the title of "Save San Bernardino."

The protesters' primary concern has been the county's

penchant for spending—San Bernardino County is deeper in debt per capita than any other large California county, with a total of \$605 million in debt or \$373 per resident, partly a result of such projects as the Glen Helen Blockbuster Pavilion and the County Government Center. The fear is that the new hospital, being financed through the sale of Certificates of Participation (COPs), will continue this trend.

In a newspaper advertisement taken out as part of the "Save San Bernardino" grass roots organization's campaign, the group stated that the current debt will "increase by 56% in three years—from \$605 million in 1994 to \$947 million by 1997."

Also, some insist that investors will demand high interest rates on their loans due to the high risk involved, and others worry that the COPs won't sell at all.

However, third district Supervisor Barbara Riordan doubts that interest rates will rise or certificates will have difficulty selling. "My feeling is that these bonds will sell," she said. "The county has a very good record. We have never lacked for people to buy the bonds." Over forty percent of the certificates have, in fact, already been sold.

Opponents of the project are further concerned about the fact that two national bond rating firms, Moody's Investors Service and Standard & Poors Corp.,

dropped San Bernardino County's bond rating last February from an "A" rating to a "Baa1" rating. This rating determines the relative risk of investment, although there is dispute over what caused the rating drop. Opponents of the new hospital contend that it came in direct response to the county's costly new project; supporters such as Deputy Administrator John M. Giblin attribute it to the cyclical economic process which, he believes, will even out in early 1995 and return the county to its former high rating.

County and hospital officials do not deny that the county is in debt, but they claim that the center will actually profit the county, and a seismically safe, updated county medical center is needed regardless.

The new facility will be safer, taking advantage of new technology to meet the standards of California's Hospital Seismic Safety Act, which was passed in 1972, following the Sylmar earthquake.

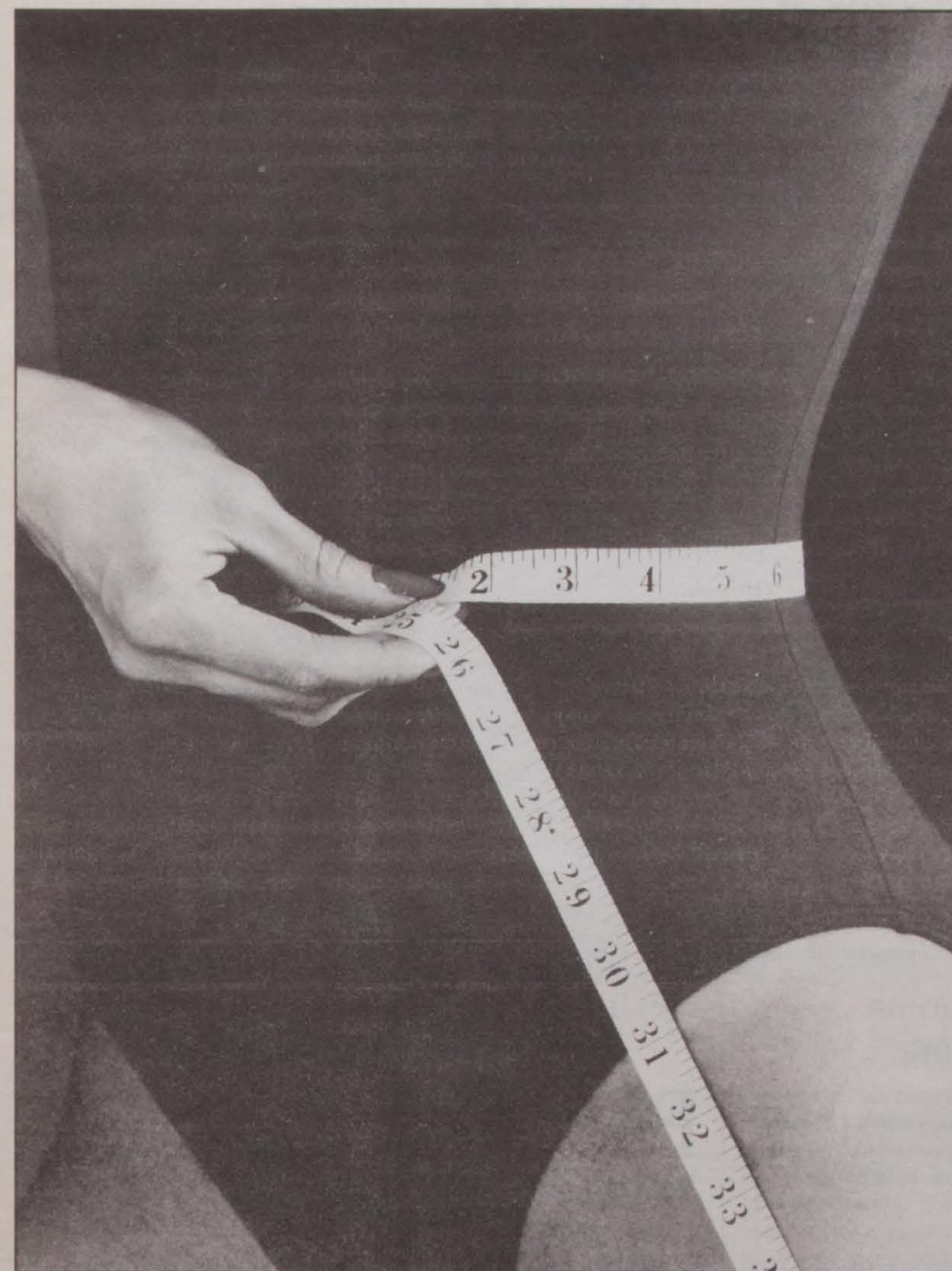
When construction commenced, those involved were touting the benefits of a technologically advanced hospital in this earthquake-prone region. "This new base-isolation facility represents the next generation in seismic safety," said Julia Thomas, president and CEO of BTA. "It sets a trend for future construction of healthcare facilities in earthquake prone regions."

Please See Page 27

Base-isolation structures use footings which react like shock absorbers to absorb seismic energy, isolating the building above ground from the motion below. "With several of the area's major healthcare facilities damaged by the Jan. 17th earthquake, new hospitals should invest in a higher level of structural integrity," said David Burdick, managing principal for the project.

In response to the recent objections, County Administrative Officer James Hlawek asserts that the county has three options: retrofit the old center to meet seismic safety standards; close the old center and contract out with private hospitals to provide indigent care required of the county; or build a new, safer and more efficient hospital.

Hlawek said the first option would be far more costly than the current plan, taking a \$600 million toll on the county (including construction, finance charges, annual revenues lost and closure of the facility for a period of two years during construction), for which the county would be entirely responsible—there would be no government grants to help foot the bill. This would also leave the county with its very old structures. Contracting with private hospitals is also not feasible, because the county would lose between \$70 and \$80 million per year in monies



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HEALTH CARE

Ontario Airport Marriott Named "Company of the Year"

The Ontario Airport Marriott was recently named "Company of the Year" by the Los Angeles Project with Industry (LAPWI). The LAPWI is a non-profit organization that works in partnership with business/industry to provide competitive employment opportunities to people with disabilities.

"It is a rare company that has the ideals, ability, and desire to assist with our program," said JoAnna Wilson, LAPWI program

supervisor. "General Manager Jeff Brown and the staff at the hotel are always there when we need them."

Together, LAPWI and the Ontario Airport Marriott have assisted with the job placement of over 10 people with disabilities. The hotel has employed them in the following capacities: housekeeping, health club maintenance, food service, and banquet setup.

"I believe in making this issue a priority," said Jeff Brown,

general manager of the hotel. "To be recognized for working with this tremendous group of people is such a compliment to everyone here at the hotel."

Marriott is committed to providing opportunities to people with disabilities. For example, Marriott has been recognized and honored for its outstanding efforts in recruiting people with disabilities as well as for making its hotels accessible to guests. Also, the Marriott Foundation for People with Disabilities is a

private family foundation established for the purpose of increasing the employment of youth with disabilities through training programs and internships. Currently, more than 6,000 people with disabilities work for Marriott Corporation in both hourly and managerial positions.

The Ontario Airport Marriott is located at 2200 East Holt Boulevard, just minutes from the Ontario International Airport. For more information, call (909) 986-8811. ▲

Drug Rehabilitation is Smart Business

Continued From Page 13

decide to fight for recovery.

If you are an employer, or just an intelligent sober citizen, you can make a difference.

The Choices Are Many

Counselors who obviously care deeply about chemical-dependent people who want to turn their lives around are available throughout the Inland Empire. Centers and phone numbers are listed in the counseling program table. Listed in this paragraph are individuals who also work to assist the chemically dependent. For advice or counseling, call Dave Sweeney, Adolescent Counselor, Rancho Mirage at 619/341-2116.

J.T. can tell you about the numerous classes, counseling sessions, and social hours at the Recovery Center, Upland. (909) 949-4667.

Robin Johnson, Program Director, The Lost Heads Recovery Ranch, Desert Hot Springs can be reached at (619) 329-2924. ▲

Alcoholics Anonymous	1263 N. Mt. Vernon	909/825-4700	Jericho Outreach - County also detox centers	Chino	909/591-1465
Inland Empire Central Office	Colton, CA				
The Recovery Center	934 N. Mountain Ave.	909/949-4667	Operation Breakthru - County Outpatient	Big Bear	909/866-5437
Counseling/Classes/Groups	Upland, CA				
Betty Ford Center at Eisenhower	39000 Bob Hope Dr.	800/854-9211	Our House - County Women & Children	Hemet	909/766-7969
In-Patient Recovery Center	Rancho Mirage, CA				
The following centers are for alcohol and drug addiction, male and female, In- and Out-Patient.			The following centers are for alcohol and drug addiction, male, female, teens, children, and seniors - outpatient only. They are all county-funded.		
Charter Hospital - PP/Ins 30-day + out-patient	Corona	909/735-2910	Center for Behavioral Medicine	Ontario	909/948-9956
Charter Hospital - PP/Ins 30-day + out-patient	Redlands	909/793-9333	Casa de San Bernardino	San Bernardino	909/381-5507
Hillside Recovery - Medicare	San Jacinto	800/439-9595	Inland Behavioral Svc., Inc.	San Bernardino	909/881-6146
Kaiser Permanente - PP/Ins. detox only	Fontana	909/829-5128	The following center is for alcohol and drug addiction, male, female, senior, for long-term recovery. Must be 30-days sober on entry. Typical for sober living residence following treatment in hospital or center. It is funded by the county.		
Lost Heads Recovery - PP/Ins. Ranch	Desert H. Sprgs	619/329-2924	New House	840 N. Arrowhead, San Bernardino	909/889-4333

Closed Hotels to Become Hotel-Condominiums

Three currently closed hotels in the city of Palm Springs, including the landmark Ocotillo Lodge on East Palm Canyon Drive, have been acquired by a real estate development company that plans to convert them to "hotel-condominiums." All three are now undergoing major restoration and are scheduled to open in December and January.

Joel Gamel, chief executive officer of Gamel Investment Company of Hallandale Beach, Florida, said he has spent \$2.165 million to purchase the hotels and will invest an estimated \$3 million more "to bring them up to first-class hotel standards."

"Hotel-condominiums are very popular in other resort areas, but they are a fairly new concept here," Gamel said. "We think we're going to do very well, and we love the desert."

Gamel said the hotel units are marketed to those who "can't or don't want to spend one or two hundred thousand dollars on a weekend getaway place. When owners are not in residence, their

units are operated as hotel rooms, and the revenues shared with them.

"Each property will have a front desk, housekeeping, and other customary hotel services," he said. "They will look like hotels, and they will be run like hotels on a daily basis. The difference is that each unit is privately owned."

The 125-room Ocotillo Lodge was purchased for \$1.6 million from Great Western Bank. Closed for more than three years, the hotel was once owned by Dr. Jerry Buss, owner of the Los Angeles Lakers.

The other properties are the 52-unit Friendship Inn on North Indian Canyon Drive, purchased for \$390,000, and the 24-room Villa Hermosa on South Hermosa off North Palm Canyon Drive, which Gamel purchased for \$175,000. All three transactions were for cash.

To sell and manage the properties, Gamel has launched Desert Equitable Realty, Inc., in Palm Springs. In addition to local sales efforts, he said, the firm will largely target Los Angeles area buyers.

Gamel indicated the units will

Palm Springs Savings Bank Reports Continued Profitability

Palm Springs — Palm Springs Savings has reported net earnings of \$315,000 for the third quarter of 1994. This is an increase of 13.7 percent over earnings of \$277,000 reported for the third quarter of 1993. For the first nine months of 1994, net earnings grew by 11.5 percent, up to \$876,000 from \$786,000 for the same period in 1993.

Palm Springs Savings Bank's total assets increased to \$185,014,000, up from \$159,727 at the end of the third quarter last year. Deposits also increased from \$138.6 million a year to \$150.4 million on Sept. 30, 1994.

PSSB President and Chief Executive Officer Stephen G. Hoffmann said, "Earnings continue to grow in spite of the recent

increases in interest rates and its negative effect on interest rate spreads. Palm Springs Savings Bank's continuing growth in profitability is a result of asset growth, reduction of general and administrative expenses and the strong performance of the bank's loan portfolio." Hoffmann added: "Other reasons for PSSB's sustained outstanding performance are a quality staff, competitive pricing and fulfillment of the bank's goal of helping to build the desert's future."

Palm Springs Savings Bank, FSB, is the largest locally owned and operated financial institution serving the Coachella Valley. It has four convenient locations with the main office in Palm Springs and branch offices in Cathedral City, Desert Hot Springs, and Rancho Mirage. ▲

range in price from \$40,000 to \$75,000, with the price depending upon the property, unit size and amenities, and whether buyers choose furnished or unfurnished units.

Virtually all of the service providers, suppliers, and contractors working with Desert Equitable Realty are from Palm Springs and were chosen because of their detailed local knowledge and resources. ▲



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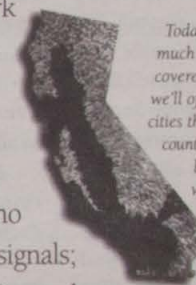
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Nextel offers you complete control of your mobile communications; you get to choose how and when people can contact you, as well as how you communicate with them. And the entire system is completely customizable, so you can configure a communications system

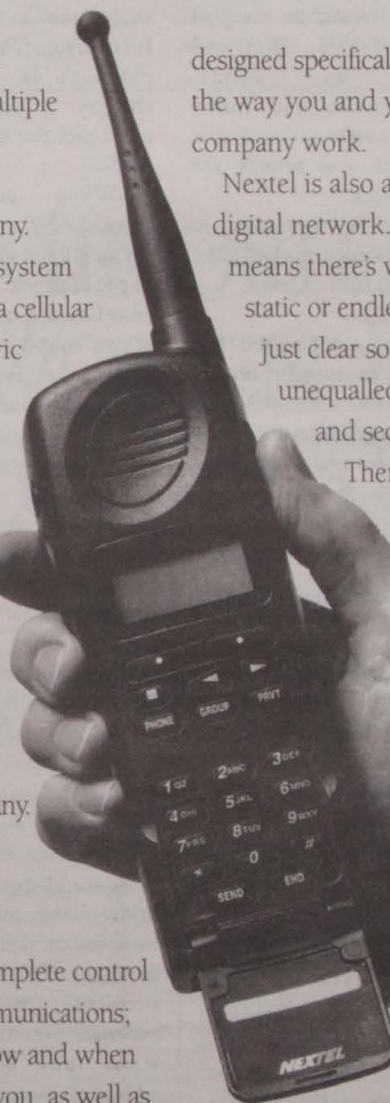
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Office Furniture: Leasing Furniture Can Benefit Your Business

by Kay Kendall

Until recently, businesses that purchased their furniture never considered that economic changes would have such an impact on their purchase decision. Offices are reducing their size, attorneys and consultants are adding satellite offices for special projects, and corporations are leasing temporary office space for test marketing. Professionals that would have normally purchased their furniture are considering whether a long-term commitment to purchase furniture is always the best option.

These are a few of the many reasons why the furniture rental industry is flourishing. For instance, in the executive suite or "shared office industry," there has been an influx of companies needing stylish, affordable furnishings on a temporary basis. A large corporation, new business, or entrepreneur can

lease moderate- to high-profile furnishings quickly, with flexibility to adjust to change.

Furniture leasing is an efficient, high quality industry offering traditional to contemporary styles. Brand names for both the home and office are available, including Anderson, Bassett, and Lane, in a variety of styles and an array of colors and fabrics that can complement any office. Conference room and lobby furnishings, computer stations, even pictures and plants are available for lease.

Here are a few questions to think about before making the decision to purchase or lease:

- Will additional staff be hired?
- How will the investment impact the company's line of credit?
- Can the company determine how long the furniture will fit its needs or style preference?
- Does the company anticipate any growth over the next five to seven

years? If so, will it have to move? • If the company dissolves or the project is canceled, what will be done with the inventory?

Purchasing

When a business decides to purchase, it can spend a considerable amount of capital to suit even a few offices. If financing, there is a down payment as well as finance charges. Furthermore, financing can limit the company's line of credit.

When purchasing, the expenditure can be written off using the current method of depreciation, but the full tax benefits are not recaptured for seven to 10 years. All things being equal, this may not greatly affect the company. However, if the company must make changes before recapturing the full tax benefit, they can actually lose money on their investment. If the corporation does not work out, someone will ultimately have to determine what will be done with the inventory. If the business relocates and the furniture doesn't fit the new offices, again, there will be inventory to contend with.

The normal waiting period for purchasing furniture can take up to 12 weeks. After the furniture is delivered and set up, there is little room for changes. In the event of down-sizing, moving, or changes in color or style preference, the company will have to buy more furniture, (assuming the same products are still available), sell what they have, or spend additional money storing it. Also, there is usually the added cost for repairs, especially in the lobby and conference room where there is commonly more wear and tear.

Leasing

Leasing requires considerably less initial capital outlay than purchasing. Only the first month's payment will be required, with no down payment or finance charges. There are tax advantages, as well. Each monthly payment is fully deductible as an operating expense rather than a capital

investment. Thus, each monthly payment is a fully deductible monthly expenditure instead of a depreciated expense which normal purchase options offer. Also, time will be saved because depreciation no longer has to be calculated. The deduction is merely the exact cost of the monthly lease amount.

If the company decides to move, the furniture leasing company will move their items at a cost that is competitive with most moving companies. Also, if the business arrangement doesn't work out, there is no obligation past the lease term. One call to the leasing company and all the items will be picked up.

Leasing also offers an optional damage protection program to cover normal wear and tear to the furniture while it is being leased. The company does not have to send the furniture out for repairs and lose valuable work space. Instead, the leasing company exchanges whatever items are damaged in just 48 hours.

The leasing industry also provides a lease-to-own program. The monthly payments are 100% applied to the purchase option. The company owns the furniture after a set number of months, or can pay the lease term off in advance with no penalty. The company can also return all items and begin a brand new lease. Furthermore, because the lease agreement is not a loan, it conserves the company's line of credit!

An investment in furniture can be an even more costly decision once the furniture is in the company's possession. Repairs, inventory changes, even finance charges all add to the price of the furniture. Whether purchasing or leasing, taking a few moments to consider the company's future plans can help make the most cost-efficient decision now and save the company even more in the future. ▲

Kay Kendall is the commercial marketing administrator for Brook Furniture Rental, the nation's third largest furniture leasing company.

HEALTH CARE

Planned Medical Center, Once Praised, Now Meets Opposition

Continued From Page 20

supplied by the government for the purpose of county-provided healthcare.

"Our third option is to build a new medical center. Construction costs are estimated to be about \$1.15 billion, including debt service, equipment, etc. No less than 70% (and up to 95%) of this cost will be reimbursed by state and federal government grants. In the worst case scenario, (the county) pays 30% of the total costs," said Hlawek.

Opponents are also outraged that they were not given any input on the matter. The "Save San Bernardino" newspaper advertisement encouraged taxpayers to write to county supervisors demanding three things: the right to a taxpayer vote on all large revenue bonds; a detailed financial report on the county's outstanding debt obligations and fiscal health; and the right to a citizens' advisory committee to review the financial report prior to any further spending by the county. The ad also listed addresses for such correspondence.

However, Charles R. Jervis, director of the medical center states that this is not a valid complaint. The project has been underway since 1986 and has had "a multitude of hearings and Board actions" associated with it, offering ample opportunity for the public to voice its concerns.

According to Hlawek, the center's opening is slated for May 1998, and the first debt service payment (\$56 million) is due in the year 2001. Less the government's portion, the county only pays between 5% and 30% of the bill. In addition, the county pays no debt service for the first two years of operation. "With our current savings plan, we will have over \$24 million saved by 2001. This is by far the cheapest way to handle the situation."

The new hospital, designed by the architectural firm of Bobrow/Thomas Associates (BTA) in association with Perkins & Will, will have three buildings comprising 975,000 square feet. It is one of the country's largest healthcare projects in progress, featuring "an integrated healthcare campus emphasizing ambulatory care and preventive medicine,"

according to Michael Bobrow, design principal for the project. This will also be the world's largest base-isolated hospital.

Proponents argue that this is the best time to build such a facility, with land and labor costs down. Opponents say that there is no beneficial time for this with the current debt level and, as a result of this project, "Residents will face either service cutbacks or new tax increases....The county's

mounting debt has already caused reduced funding for law enforcement, criminal prosecution, libraries, museums, parks, and other important services."

Despite the presence of the taxpayer group and others in "Save San Bernardino," Hlawek sees private hospitals as the main objectors who view the new medical center as more competition. This view, he says,

is correct. "They need to realize that healthcare in the future is going to be vastly different than in the past. There will be far more competition amongst hospitals."

As for the timing of the protests, Riordan stated, "It comes a little late. The county medical center has to be replaced. We cannot continue to utilize the current facility. It isn't efficient. Most importantly, it isn't seismically safe." ▲

MINORITIES AND WOMEN BORROW Up To \$100,000 UNDER NEW SBA "Low Doc" LOAN

Foothill Independent Bank's Small Business Lending Center has been chosen by the U.S. Small Business Administration to pilot their new Low Documentation Lending Program (Low Doc). The Low Doc program introduces a simple, one-page SBA loan application for loans up to \$100,000. While this program isn't limited to women and minority owned businesses, the U.S. Small Business Administration is making a concerted effort to better serve special interest groups. Use these low cost, long term loans for working capital, to restructure existing debt, increase cash flow, commercial property or equipment. For more information call our SBA expert, Joanna Bruno, at (818) 851-9182. Foothill Independent Bank - Member FDIC

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HEALTH CARE

ARV Housing Group Announces New Program in Conjunction With Annual 'Mr. & Ms. Senior ARV' Celebration of Life

Hoping to increase public awareness of the problem of elder abuse, a developer and operator of residential care facilities for the elderly announced plans recently for an elder abuse education and prevention campaign.

ARV Housing Group, Inc., will sponsor billboards, public workshops and written materials explaining the various forms of elder abuse; signs that can help people recognize both abused seniors and their abusers; and where to turn for help. The company will also donate funds generated through activities at its communities to local senior service organizations and abuse prevention programs, and announced that it has raised \$11,000 so far.

"One out of six persons over age 60 suffer from some form of elder abuse, and with only one out of every 14 cases reported to authorities, victims usually suffer in silence," said Patti Barbee, vice president of resident services, who is spearheading the campaign on behalf of ARV. "By making people more aware of the problem, how to recognize it and what to do about it, we hope to have a positive impact," she added.

In addition to public education, ARV will provide free temporary housing for victims of elder abuse, as well as referrals to local senior service agencies, such as the Area Agency on Aging and Adult Protective Services, which offer intervention programs on behalf of elder abuse victims.

ARV is being supported in its effort both by the California Commission on Aging and the Department on Aging, Barbee said.

The program was announced in conjunction with the company's annual "Mr. & Ms. Senior ARV" celebration, held at the Costa Mesa Senior Center. Attracting a total of 36 finalists (one man and one woman from each ARV residential care facility in the Southland), the event gave seniors an opportunity to tell their life stories and offer advice for younger generations.

Judges included Joy Goreth, Miss Costa Mesa; Louise Trost, circulation manager for "Senior World" magazine; Bernice Byron, Orange County representative with the Area Agency on Aging; Jeanne Isbell, president, San Dimas

Coordinating Council; Dr. Paul Liu, staff physician, Whittier Hospital; and Ms. Helen Redding, board member, Costa Mesa Senior Center. Entertainment was provided by Al Jacobs of The Coasters.

Chosen as "Mr. & Ms. Senior ARV" for 1994-95 were Bill Welty, a resident of the company's Villa Bonita residence in San Diego; and Dottie Worthen, who resides at ARV's Villa de Palma in Placentia.

Costa Mesa, Calif.-based ARV Housing Group is a leader in the development and management of affordable housing communities. The company owns and operates nearly 40 residential care facilities, independent senior apartments and multifamily housing communities throughout the nation. ▲

Problems Found with SB Loans, Lack of Procedure Cited

A recent report by an independent accounting firm has found that approximately \$4 million worth of taxpayer-subsidized residential repair loans were made despite loose procedures and lack of oversight on the program, and over half of the contracts were awarded to one construction company without any competitive bidding.

The accounting firm of Rogers, Anderson, Malody and Scott produced a report which focused on loans made to landlords of multi-family housing complexes by the Economic Development Authority, finding several transgressions, including:

• Few property owners were aware of the loan program, and

those who knew often received multiple loans.

• The contract inspector for the EDA processed invoices for payment before construction was completed.

• About 55 percent of the total dollars went to one firm—Barrow Construction, Inc.

• Loans were made without competitive bidding.

• Invoices from Barrow were inadequate.

• Officials loaned \$116,000 to Barrow's owners to rehabilitate a rental unit, and then agreed to buy the property for \$150,000.

• The EDA has no adequate formal written procedures for the loan program.

In addition, when the federal Housing and Urban Development Department audited the EDA in May, officials failed to recognize the blatant discrepancies noted in the report.

Mayor Tom Minor ordered

the original investigation in September after EDA officials authorized a loan of \$650,000 to William Cooper, owner of Norman Manor, a 42-unit complex. This work was to be done by Barrow.

Mayor Tom Minor fired Development Director Ken Henderson and Housing Division Manager David Edgar after learning of the audit findings. The two men have since filed a lawsuit in San Bernardino County Superior Court seeking reinstatement of their jobs, pay, benefits and seniority, alleging they were wrongfully fired without receiving any of the civil service protection to which they are entitled.

Others, including attorneys for Henderson and Edgar, feel that their clients are not solely at fault; they give equal blame to Minor and the City Council for the problems and lack of policy, since they oversee the EDA in their role as the Economic Development Commission.

The EDA has stopped processing any rehabilitation loans in light of the findings. ▲

Bankruptcy Court Will Move to Riverside

In a move that is expected to generate over 100 new jobs for the city of Riverside, the U.S. Bankruptcy Court is leaving San Bernardino and relocating in the downtown Riverside area in the spring of 1996.

The federal government made known its intentions to move about a year ago, and the Redevelopment Agency has been trying since then to make the deal. The city of Riverside submitted a proposal and finally received confirmation in the mail late last week.

As part of the deal, the federal government will lease 67,678 square feet of space in a \$14 million office building to be built on county-owned land bordered by 12th, 13th, Lemon and Lime Streets. Construction is scheduled to begin in late spring or early summer of 1995.

The lease will consist of two five-year options for a total of 10 years, costing approximately \$2 million per year. Currently, much of this land is a parking lot next to two county offices.

At the end of the 10-year lease period, the bankruptcy court could move again, but federal officials say there is small chance of that

happening, mostly due to the high costs involved in relocation.

This move is expected to be a boon to the downtown Riverside area, bringing over 100 new employees to spend money in the area's restaurants and stores, and give the downtown economy a much-needed boost.

The federal government made known its intentions to move about a year ago, and the Redevelopment Agency has been trying since then to make the deal.

In addition, this relocation is part of a city/county joint effort to develop a regional justice center in the downtown area, to include a U.S. District Court and the 4th District Court of Appeal. The District Court contract was awarded to the county in August, and the Court of Appeal must be located in Riverside, according to state legislation. ▲

New Plan for Medi-Cal

The California State Department of Health Services has issued a State Strategic Plan for Medi-Cal Managed Care. The Plan is designed to transfer the delivery of care for the AFDC Medi-Cal population from a predominately fee-for-service system to Managed Care.

Both Riverside and San Bernardino Counties were designated as two of the 13 counties in the state to initiate the Medi-Cal Managed Care programs. The Plan allows counties the opportunity to develop their own Managed Care system in conjunction with traditional Medi-Cal providers in the community.

In order to implement the State Plan, these two counties have established a separate governance structure for the Managed Care program. In an innovative and cost-efficient strategy, the Riverside and

San Bernardino County Boards of Supervisors have joined to form a Joint Powers Authority (JPA) for Medi-Cal Managed Care. The JPA Board consists of two supervisors from each county and one community or business leader from each county. These six members will select a seventh member whose community or business experiences and relationships span both counties. Due to conflict of interest laws, health care providers or suppliers may not serve as JPA members.

The JPA meetings will alternate between County Board Chambers in each county. The San Bernardino County Chambers are located at 385 Arrowhead Avenue, First Floor, San Bernardino; Riverside County Chambers are at 4080 Lemon Street, Fourteenth Floor, Riverside. The next meeting of the JPA will be held on Monday, Dec. 5th, at 8 a.m. in San Bernardino. ▲

Insurance Fraud—Not Just a Matter of Statistics

Continued From Page 17

The Other Faces of This Insurance Scam

Two men were convicted of organizing this fraud. One, Alan Teale, described as a long-time master-mind of insurance fraud, was sentenced to 17 years in prison. However, Teale died of a heart attack in his Alabama prison cell in April of this year. At the time, he was said to be relaying intimate details of his fraud schemes to federal investigators, who hoped they would lead to future arrests.

William Loeb, a founder of Consolidated Local 867, is now serving a seven-year prison sentence in New York State on federal fraud charges. Loeb was considered by some to be the main culprit in this scam. He set up the fake union welfare fund and approached Empire Blue Cross/Blue Shield for coverage.

Empire was later investigated for mismanagement by state and federal agencies because the large insurer had lost \$21 million in what they alleged were two other fake-union operations between 1988 and 1990. The Consolidated scam led by Loeb cost them another \$7 million and left thousands of customers across the nation without insurance. In addition, though William Loeb had been connected to one of the previous scams, Empire failed to detect that fact. New York's Empire Blue Cross/Blue Shield paid a \$1.5 million settlement in the class-action suit.

The allegedly fraudulent insurers named in the suit include:

Winston Hill Assurance Co., Ltd.; Old American Insurance Co., Ltd.; First Assurance & Casualty Co., Ltd.; Meadowlark Insurance Co.; Promed; ABT/Lloyds; Global Capital; and Provident Capital.

More than 650 insurance agents and brokers wittingly or unwittingly sold the fraudulent insurance policies. Many were covered by errors and omissions insurance. A settlement of \$7 million was recently reached with some of those agents and their insurers. Those who did not settle are named in the suit which will go to court in April 1995.

At press time:

Several new arrests have been made. Ferrell "Travis" Riley, Cheryll S. Coon, and Jack L. Brown face multiple charges related to their control, operation and support activities of Meadowlark Insurance Co., Commercial Indemnity Assurance Company, M&M Mgmt. Co., and Magnolia Acceptance Corp. As detailed in court papers, Riley started Meadowlark and then created the other companies to carry on Meadowlark business under different names. Allegedly, Coon was in charge of office procedures, and Brown assisted with real estate and other financial transactions.

Another arrest resulted in a plea bargain for Raymond "Tony" Huefeld, of Ohio, who agreed to testify against other defendants in exchange for the court dropping several charges and reducing his sentence. ▲

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Ask for Joseph, Julie, Maryann or Tony

Entrepreneur's
Corner
by Eugene E. Valdez

How to Convert an Idea Into a Successful Business

In the world of inventors, "visionaries," and entrepreneurs, ideas for businesses are a dime a dozen. Literally, millions of people have "a good idea for a business" every day. Just ask them! Some of these ideas are good and have potential, but the vast majority are poor with no chance for commercial success.

The sad part of this situation is that many of the creators of these "good ideas" move blindly ahead ignoring negative feedback, rushing to start their businesses.

The consequence of this misguided energy, not surprisingly, is that our business bankruptcy courts are flooded with petitions, and many an entrepreneur has squandered his life savings in the process. Can anything be done to reduce the incidence of these financial catastrophes?

In my opinion, yes. I believe the answer lies in being able to distinguish a good business idea from a bad business idea. To determine whether you have a good idea for a business, my suggestion is that you first develop a business concept and then draft a feasibility plan. If the results of your feasibility plan are positive, then there are two more things you should do to ensure a successful conversion of your idea into a thriving business. Those two things are writing a business plan and a time and action plan.

The purpose of this article is to describe, in detail, this "six step success process." As stated earlier, it is my belief that an aspiring or existing entrepreneur who implements this process will be able to weed out "bad ideas" for business and ultimately be more successful with his business ventures.

The origin of all successful businesses today was usually a raw idea in the mind of the original company founder. (How do you like Bill Gates' idea?) Without raw ideas we would have no entrepreneurial activity in this country, for ideas are indeed the "seeds" of a successful business.

Creating your raw ideas is usually fairly easy, what most

people do not know how to do, or ignore, is refining, testing, and finally implementing the idea. Let's say, for the purposes of an example, that our raw idea is a "Retail Bicycle Shop Emphasizing Good Service." In order to test our idea, our idea needs more focus, a clearer definition, or more "teeth" to it. In short, we need to develop a business concept.

In order to develop a business concept from your raw idea you need to be creative, observant, informed, and customer-need-driven. Your business concept should be what your business stands for. It is the essence of your business. The easiest way to develop a business concept is to think of the various ways you could position your business as distinctly different from your competitors. Those ways could be your target market, your product feature/benefits, an anticipated pricing advantage or technological breakthrough to name a few.

Getting back to our original raw idea, perhaps you observed and read the sales of European import bicycles usually outsell domestically manufactured bicycles by about 20%. Utilizing that information and with careful thought, you could convert your raw idea into the following business concept:

"A Retail Bicycle Shop Specializing in Upscale European Imports at a Discounted Price. Targeting the Inland Empire's Semi-Serious Bicyclist." Sounds pretty good, doesn't it? (or does it?)

Now that you've developed your business concept, the next step would be to determine the viability of your concept by conducting research in preparation of writing a feasibility plan.

The feasibility plan is a written document that attempts to answer the question, "Is my business concept feasible in terms of my profit goals?" or "Do the sales and profit projections in my feasibility plan support starting this business?"

The feasibility plan is the precursor to the business plan. The feasibility plan normally includes the following information:

1.) Size of Potential Market - (i.e., What is the potential number of European bicycles you could sell in the Inland Empire over a 3-year period, i.e., projected unit sales?)

2.) Type of Products or Services - (What type or models of European imports will you carry?)

3.) Costs & Expenses - (What is the estimated unit cost of goods sold, and what is the projected monthly overhead figure?)

4.) Prices & Profitability - (Taking into consideration your competition, your estimated costs and expenses, and your target market's spending habits, what prices will you set for your bicycles? Don't forget your concept indicated discount! Further, based on those prices, what will be your 3-year projections for sales, expenses and profits?)

5.) Proceed or Terminate Decision - (If profit projections meet your profit goals, then your next step would be to draft a business plan. If your profit projections are not acceptable, then you may decide to terminate the venture completely or else go back up the loop and modify your original business concept and retest the modified business concept.)

For example, let's suppose that the profit projections were too low due to high salespeople's salaries and store rent. To reduce those operating expenses, you might modify your business concept to read, "A Retail Bicycle Shop Specializing in Upscale European Imports at Discount Prices, Sold in a No Frills, Self-Service Warehouse Facility."

This revised business concept finally does meet your feasibility

Please See Page 37

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How to Hire a Top Producing Salesperson

by Pam Lontos

As top salesperson, Mary has at least four times more clients than any other salesperson.

How do you find top billers, like Mary, who will make you a lot of money?

1. Run an ad in the newspaper that scares away non-assertive people and attracts those who want to make money.

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Company offers an outstanding opportunity in exciting sales department. If you are aggressive, have a positive personality and are enthusiastic, you will generate a heavyweight income in a challenging career. Call (personnel contact) between (best hours to call) at this number: _____

2. Don't rely on resumes. The person who cannot sell may write a beautiful sounding resume. A good salesperson usually sells himself so well that he can get a job quickly without a resume.

3. When salespeople call for an interview, take the calls yourself and listen for energy in their voice. Do they sound like someone you would want to meet? If not, neither will your clients.

4. When they are on the phone, don't offer them an interview. Wait and see if they ask for one. If they don't, they won't be asking for the order either.

5. On the phone, tell them that you're busy and you need them to call back at a certain time. If they don't call back or call back late, you found out how they will treat their clients.

6. When you meet with them, ask questions that require them to sell, such as: "What do you say when the client tells you they'll think about it?"

When you ask only broad questions such as, "What are your goals?" candidates who can't sell might sound great by saying, "I want to be your top biller" or "I love calling on new accounts."

They know just what to say to get the job, but not what to do afterwards.

7. Tell them you will get back with

them in a few weeks after all your other interviews. You want someone who will say, "Wait. You don't need to interview anyone else. I'm the person you need." This is a closer. If they don't do this, you at least want someone who will call you back and ask for the job. If they wait for you to get back with them, they will do this with the clients who say, "Let me think about it and call you."

8. Continually interview applicants, even when you don't have an opening. Hiring under desperate conditions often leads to settling for less than the best. On-going recruiting enables you to have several good applicants to call if a vacancy occurs.

9. Don't make previous industry experience a prerequisite. Often someone from your industry will show you that he was the top biller elsewhere. You hire him and then have to fire him several months later because he couldn't bring in any new business. He did not have good sales ability, only a good account list.

10. Look for people with good people skills. It is easier to teach them about your industry than it is to change their personality. Good people skills with good sales training will produce a superstar for you. Here's what to look for: a. Good eye contact, b. Confident body language, c. Sincere smile, d. Energy and enthusiasm, e. A spunky voice.

11. Go on your "gut" feelings after all the above evaluations check out. If you like being and talking with the person, the clients will also. People buy from people they like. Don't dismiss nervousness because they are on an interview. Remember, a tough client is more difficult than an interview.

12. Ask a lot of questions and look for relaxed and quick replies. You need someone who can think quickly on their feet when the client suddenly throws them an objection.

Pam Lontos, president of Lontos Sales & Motivation, Inc., is a former vice president of Disney Broadcasting. She is a top sales trainer and motivational speaker. She is the author of "Guerrilla Tactics for Streetwise Selling" and several audio and video tapes series on sales, motivation, and persuasion. For more information, call (714) 831-8861.

sold-out crowd recognizes award winners

Hailed as "one of the best ever," the 14th Annual Portfolio/Addy Awards Show came through with its promise of good food and great entertainment. Alan Barzman, this year's Master of Ceremonies, kept the sold-out crowd laughing, and the display of talent in the Inland Empire was nothing short of awesome!

This year's winners of the top awards include:

AWARDS OF EXCELLENCE

Sales Promotion: Jeff Labbe Design; Clinton Wade Graphic Design; McMonigle & Spooner; and Scripto

Print Material: Advance Business Graphics; Benham Advertising; Cactus Grafix; Kray Marketing; Jeff Labbe Design; McMonigle & Spooner; Waller Design Direct Marketing; The DA Group; Faust Printing; McMonigle & Spooner

Public Relations: Stewart Holt Advertising

Transit: McMonigle & Spooner

Print Media: Estey Hoover, Inc.; Five-Ten Co.; McMonigle & Spooner; Stewart Holt Advertising

Newspaper: Benham Advertising

Advertising & Graphic Arts: McMonigle & Spooner; Visual Impact

Technical Excellence: Faust Printing; Franklin Press; Scantech Color; The Type Gallery

AWARDS OF DISTINCTION

Sales Promotion: Scripto

Direct Marketing: Jeff Labbe Design; McMonigle & Spooner; Stewart Holt Advertising

Industry Self-Promotion: Stewart Holt Advertising

Technical Excellence: Faust Printing; Franklin Press

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Source: 1994 Survey of Advertisers

Profits Remain High Despite Interest Rate Increases

Continued From Page 15

loan loss provisions."

The banking industry's mid-year 1994 net interest income of \$71 billion represents a \$2.3 billion, or 3.3%, increase from mid-year 1993. The provision for loan losses during the first half of 1994 decreased from \$8.9 billion to \$5.5 billion, reflecting a drop of \$3.4 billion, or 38%, from the same period of 1993.

Another contributor to the

banking industry's improved profitability was a decline in noninterest expenses, posted at an annualized 3.69% of average assets for the first half of 1994, compared to 3.91% at year-end 1993.

Commercial Lending Rises

Total bank assets grew during

the second quarter of 1994 by \$49 billion, or 1.3%, bringing the industry total to \$3.87 trillion. New lending was the sole catalyst to this increase. Banks reduced liquid assets, such as securities, which fell \$6.6 billion, or 0.8%, as well as Fed funds, which fell \$9.9 billion, or 6.6%, to provide the funds needed for making new loans.


Total loans in domestic offices of U.S. banks increased by \$52 billion, or 2.7%, while loans in foreign offices increased by \$5.5 billion, or 2.5%. Increases were evident in several categories: consumer loans rose \$15.6 billion, or 3.9%; home mortgage loans rose \$14.0 billion, or 3.2%; and commercial and industrial loans rose \$10.6 billion, or 2.4%.

"The key to future performance is to avoid the mistakes of the past: banks and thrifts must watch underwriting standards carefully and actively manage interest rate risk in the current volatile interest rate environment," said Rushing.

Significant Drop in Nonperforming Loans

Nonperforming loans outstanding at commercial banks dropped \$4.4 billion, or 11.0%, to \$35.6 billion. Nonperforming loans as a percentage of gross loans dropped from 2.0% at year-end 1993 to 1.6% on June 30, 1994, reflecting the lowest percentage since the measure was first available in 1982 and the twelfth consecutive quarterly drop.

"Overall industry outlook remains strong," said Rusling. Loan demand is picking up, and once again, real industry growth is taking place. The key to future performance is to avoid the mistakes of the past: banks and thrifts must watch underwriting standards carefully and actively manage interest rate risk in the current volatile interest rate environment." ▲



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"Ask the California Venture Forum" addresses questions of interest to business owners and entrepreneurs and is a project of faculty from California State Polytechnic University, local business leaders, and the Inland Empire Business Journal. Responses are prepared by Forum members. The California Venture Forum showcases entrepreneurs and businesses every other month in an effort to help them obtain financing. If you are interested in becoming a presenter or would like more information about the California Venture Forum, contact John Tulac at:

(909) 860-5852

This month's column is by Hugh Crombie.

Ask The California Venture Forum

Question: I am starting a new company. How should I proceed to get the funding I will need?

Answer: The first step in developing a successful financial strategy is to define clearly the amount of money you need, the type of assets you need, and when and how the money will be paid back to investors and lenders.

Question: What do you mean by type of assets?

Answer: There are three main categories of financial assets:

Fixed Assets that are made up of land, buildings, furniture, fixtures, and equipment. They are financed with equity and long-term debt. Permanent Current Assets represent the minimum level of accounts receivable and inventory required in your business at any time during the year. This level will increase each year as sales increase. Permanent current assets are generally financed with equity and intermediate-term debt.

Few things are more crucial to your long-term success than financing your business properly.

Fluctuating Current Assets are accounts receivable and inventory that go up or down during the year, based on seasonal sales

patterns. These assets are financed on a short-term basis.

Question: You mentioned debt and equity. What is the difference? They both represent capital, don't they?

Answer: Yes, they do, but the difference is that you can attract equity if you can convince investors that your company will generate sufficient levels of growth and profitability to provide them with the return they require. Debt capital, on the other hand, is available to companies that have an operating history and have shown an ability to repay. The amount of debt and its cost is directly related to the amount of equity it has.

Question: At this point it doesn't seem likely that I will be able to fund my company with debt. Where should I look for investors?

Answer: The first place to look may be your rolodex. Your purpose is to work every connection you have to find entrepreneurs within your industry who have succeeded and are willing to help others do the same. These wealthy individuals or "Angels" are private investors who fund mostly start-up companies in return for an equity position.

Inquire about events where you can present ideas to investors, like the California and Orange County Venture Forums and the Caltech/MIT Enterprise Forum.

You can also join one of the electronic Angel Networks that maintain data bases to match entrepreneurs with investors for about \$250, such as Pac-Net by the Accelerate Program at U.C. Irvine or Business Opportunities Online Inc.

Another potential source of funding is to establish a strategic partnership or series of partnerships with suppliers and distributors within your industry who would benefit from having the manufacturing or distribution rights to your product. Your challenge is to find out how an alliance with your company will help your proposed partner or partners meet their objectives.

Question: After I obtain the necessary start-up capital, what should my main concern be?

Answer: Once you get your company off the ground, your main consideration should be to watch cash flow. Some of the ways to minimize the drain of cash from your business are to:

- (1) Consider leasing equipment whenever possible.
- (2) Keep a tight rein on accounts receivable.
- (3) Attempt to work out favorable terms with vendors.

Leasing equipment instead of buying will help to conserve cash when you need it the most. If it is at all possible in your industry, try to obtain deposits, progress payments, or cash on delivery for your products. If you are not able to avoid offering credit terms to your customers, consider pledging your invoices to a commercial finance company or selling them to a factor to obtain cash advances.

The first step in developing a successful financial strategy is to define clearly the amount of money you need...

Few things are more crucial to your long-term success than financing your business properly. Therefore, it is essential that you analyze your needs thoroughly and are able to communicate this information clearly and concisely to potential investors and lenders.

Entrepreneurs seeking to contact active investors should attend the fourth annual California Venture Forum Business Financing Forum on Jan. 11, 1995. For more information and reservations, call Bruce Holden at (714) 545-9200. ▲

Hugh Crombie may be reached at
The Claremont Advisory Company
(909) 621-6336.

Mature Market Impacts Local Business

by Frank Vessels

Want to gain or retain the competitive edge in your business? Then market your products and services to those over age 50.

That was the advice given to 200 Inland Empire business people during the recent "Business Trends '95 — A Celebration of Excellence" seminar sponsored by Eadie and Payne Certified Public Accountants at the Riverside Convention Center.

The keynote speaker, Bruce Clark of Age Wave, Inc., offered area business people a message of economic optimism in predicting an influx of retirees to the state with the financial resources to pay for their consumer cravings, which account for almost half of all purchases.

"I believe that we are seeing an end to the California exodus," Clark, senior vice president of Age Wave, said in his talk on "The Aging Marketplace and You." "In fact, I believe California again will see a population boom. This time it's going to come mostly from retirees emigrating from other less enjoyable environments, drawn to the sunbelt weather conditions of California.

"Those businesses that wish to thrive here must learn how to market their products and services to

this very specific and sophisticated market," he said.

According to Clark, "The leading edge of baby boomers is now turning 50, with the first wave of 76 million already in middle age. The implications for this growth are astounding," he said, "with the 63 million people now over age 50 being flooded by the boomers — those born between 1946 and 1964.

"The 50-plus segment of the population owns over 77 percent of all the financial assets in this country and represents 40 percent of overall consumer demand," Clark pointed out.

"This trend will not simply continue," he said, "but will rise rapidly over the coming years with the boomers growing older."

Clark cautioned the audience to not fall prey to the media's almost exclusive marketing to youth.

"Older Americans will be the most powerful and affluent consumer group in history," according to Clark. "Unfortunately," he said, "the media's infatuation with youth is putting advertisers farther and farther away from where the real money is and where those who control it really are.

"The media's addiction to youth is one of the biggest reasons why so many of today's leading advertising agencies have fallen on hard times,"

he said.

Clark advised Inland Empire business owners that, "The trend for today and over the next 30 years will be target marketing — using very specific life stages as the criteria for finding and attracting those customers with the money to spend on goods and services."

Following his presentation, Clark joined local marketing professionals in addressing the audience's concerns on how the Inland Empire's business community will be affected by the aging baby-boom generation. Those attending included banking officials, realtors, accountants, advertising agency representatives, and marketing professionals for local newspapers, hospitals and other industries.

William Anthony, publisher of the *Inland Empire Business Journal*, led the panel discussion, which featured: Pat Gilbreath, partner, Eadie and Payne, certified public accountants; William Toy, director of marketing, recreational vehicle division, Fleetwood Industries; Eldon Lewis, dean, School of Business and Public Administration, California State University, San Bernardino; and Walter Henry, Emeritus professor of marketing, University of California, Riverside.

According to Pat Gilbreath, "As

financial advisors, Eadie and Payne wanted to offer a program on marketing trends—in particular, understanding the needs and characteristics of middle-aged and older Americans—to assist business owners in the Inland Empire in retaining or gaining their competitive positions in their business.

"We were fortunate to offer area business people the counsel of the leading authority on the maturing marketplace to help them tap into this lucrative and influential market," said Gilbreath.

Age Wave's clients include Prudential, HeathNet, Tylenol, Chrysler, Quaker Oats, Coca-Cola, Johnson & Johnson, Revlon, Eastman Kodak, Lucky Stores, Kmart, CBS, and Time Inc.

The program's featured speaker, Bruce Clark, was responsible for producing the 20-part video series "Caring for an Aging Society," which won several film festival awards and Business TV Magazine's honor, "Most Important Social Contribution Made Through Business Television." The lead program in the series, "New Images of Aging," has aired on more than 100 PBS stations nationwide. ▲

Media Contact: Frank Vessels, executive vice president at Stratus, (909) 335-8111.

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On Common Ground — the Challenge of U.S.-Japan Cooperation

Continued From Page 12

The importance of the U.S.-Japan relationship and of the direction of Japanese and American interests since the war are obvious, but assessing how economic and political changes in both nations might affect those ties is less clear and more risky. The U.S. remains optimistic about that convergence, but is somewhat worried about Japan's short-term response to unprecedented economic and political problems. On the plus side, the "senior-junior" partnership between the U.S. and Japan is evolving into a more mature relationship between two economic superpowers. By placing new emphasis on economic policy as a key to global leadership and on the role of government in maintaining strength in critical technologies, the

U.S. is responding to criticism by Japan of its inability to reduce its budget deficit, its short-term mentality, inferior work habits, low savings rate, and lack of investment.

In Japan, the shift in the political support base to urban and suburban salaried workers has politicians working to build new support and develop new priorities, increasing the importance of those parts of the Japanese policy which best meet the economic interests of Americans. This new political base will have less interest in maintaining inefficient agriculture and distribution systems and more interest in obtaining quality goods at low prices, regardless of their origin.

The prolonged recession and manufacturers' inability to respond to yen appreciation by further belt-

tightening has prompted increasing calls for structural change from within—the same changes the U.S. called for in the Strategic Impediment Initiative (SII) talks. Japanese manufacturers' response to the strong yen—reducing employment and moving production to lower wage Asian countries—may ultimately mean healthier companies, but it will also create a worse unemployment problem than Japan has experienced in years.

If this all sounds familiar, it should. Western developed economies have the same problem, but the fact that Japan can have normal Western economic problems comes as a surprise to political and business leaders, journalists, and academics in both countries.

The solution is liberalization and

deregulation of the economy, open markets, less protection, and more competition—precisely what U.S. trade negotiators have been recommending for years. This time, however, the political and economic structures of both Japan and the U.S. are instinctively moving in that direction. Increasingly, the issue will be whether Japan understands this and reacts accordingly, which will depend ultimately on the struggle between its bureaucrats and politicians. Challenges to the Japanese bureaucracy are rare.

Ideally, the professional bureaucracy should work with politicians in the common interests of sound policy, as has been Japan's history during much of the post-war period. But with the current state of

Please See Page 40

Local Banking: Third Quarter Results

California State Bank

Net earnings for the 1994 third quarter at California State Bank were \$951,000, or \$.28 per share, compared to \$672,000, or \$.20 per share for the third quarter of 1993. For the nine-month period ended Sept. 30, net earnings were \$2,308,000, or \$.67 per share, compared to \$1,975,000, or \$.58 per share for the same period in 1993, which is a 42% increase.

According to a bank spokesperson, the improvement resulted from a higher earning asset base for part of the third quarter because of recent acquisitions, higher rates from earning assets due to changes in market conditions, a reduction in nonperforming assets, and utilization of tax benefits available from the bank's 1993 investment in an affordable housing project.

"We are very pleased with our third quarter earnings and accomplishments," stated President Eugene D. Bishop. "The recent acquisitions were successful and are expected to enhance future earnings."

We remain financially strong and are well positioned to continue to take advantage of growth opportunities as they arise."

California State Bank is a full-service bank serving Riverside, San Bernardino, Los Angeles, and Orange counties with 13 branches.

Inland Community Bank in Rialto

Inland Community Bank in Rialto showed a profit of \$35,000 through the first nine months of 1994, after sustaining losses during its first three years. According to bank Vice President Bob Botkin, the turnaround is a result of the bank's refocusing its service toward its own community, lowering operating expenses, and increasing the spread between interest paid to the bank on loans and that paid by the bank to depositors.

Through a stock offering early this year, Inland Community raised capital equal to more than 14% of its total assets, making it the most capitalized bank in San Bernardino or Riverside counties. Capital

represents a cushion against losses and is also used for expansion. The bank opened its first branch in Loma Linda in October and is pursuing further expansion through a possible merger or acquisition of another small bank.

Pomona First Federal Reports Loss

Pomona First Federal sustained a third quarter loss of \$353,000, even though the last two months of the quarter showed net operating profits of \$263,000 and \$457,000, respectively. This is only the second quarterly loss for Pomona First

Federal after 12 years of profits.

The bank reported a second quarter loss of \$7 million after selling off \$37 million worth of foreclosed real estate in a bulk sale in July. The sale reduced Pomona First Federal's loan delinquencies from \$52.5 million to \$24.6 million, lessening the possibility of future losses.

In spite of its recent losses, Pomona First Federal still has \$113.5 million in capital and is considered a strong financial institution in areas considered by bank analysts. As a \$1.65 billion institution, a \$7 million loss is not badly damaging, according to bank President Larry Rinehart. ▲

Despite Economic Recovery, Employees Still Fear for Their Jobs

Survey Finds Job Insecurity is Number One Cause of Stress in the Workplace

The economy may be back on its feet, but employees have not yet recovered from the fear of layoffs that has prevailed in recent years, according to a new survey of the nation's top executives. Forty-one percent of those polled said job insecurity is the number one source of stress in the workplace today. Understaffing, which was cited by 32 percent of those surveyed as a major cause of job stress, placed second.

The survey was developed by Robert Half International, the world's first and largest staffing services firm specializing in the accounting, finance, and information technology fields. It was conducted by an independent research firm, which polled 150 executives from the nation's 1,000 largest companies.

Executives were asked, "Which of the following would you say is the number one cause of stress in the workplace?" Their responses:

Job insecurity.....	41%
Understaffing.....	32%
Personality conflicts.....	9%
External competitive pressures.....	8%
Changing technology.....	7%
Other.....	3%
	100%

"Despite the economic recovery, there is still a lingering uncertainty in the workplace," said Max Messmer, chairman and CEO of Robert Half International. "Staffing cuts have been so deep in recent years that even those employees who have kept their jobs remain uneasy."

Messmer advises companies to be open with their employees from the beginning when belt-tightening activities become a necessity. "Managers that try to protect workers by hiding bad news are setting themselves up for disaster. It is the uncertainty that causes the most stress."

To reduce the need for layoffs in the event of an economic downturn, Messmer also encourages companies to make long-range hiring plans with the expectation of peaks and valleys in workload over the normal business cycle. "Firms can hire a fixed number of full-time employees and then add a flexible number of qualified temporaries when the workload is particularly heavy. In this way, they're able to meet external business demands without sacrificing internal morale." ▲

Robert Half International has more than 175 offices in the United States, Canada, and Europe.

Developments in Labor Relations

by Dianne R. Layden,
University of Redlands

Labor unions today face many challenges in the areas of membership, wages, and climate for collective bargaining, according to U. S. Department of Labor and National Labor Relations Board data.

An anti-union climate has prevailed since the early 1980s, during which the numbers of illegal discharges and firings due to union activity were rampant. A report of recent collective bargaining activity and developments in labor-management relations shows that, between 1981 and 1985, there was an average of 2,855 illegal discharges of workers annually, and 32% of organizing efforts resulted in firings. These figures dropped, though only slightly, between the years of 1986 and 1990, in which an average of 1,967 workers were illegally discharged annually, with

a 25% rate of firings resulting from union organizing efforts.

Similarly, a report by the Commission on the Future of Worker-Management Relations (the Dunlop Commission) points out that one-third of workplaces that voted for unionization between 1986 and 1993 did not obtain a contract because of employer refusals to bargain in good faith.

It appears that the situation is not yet going to improve. Although the unionization rate for the nation was up in 1993 for the first time in 14 years—with unions representing 16,575,000 workers (15.8%), an increase of 209,000 over the 1992 figures—statistics for collective bargaining settlements and life-of-contract increases have fallen during the 1990-1994 period.

The 1993 unionization rate for the state of California was 18.0%—a drop from 18.5% in 1988. For the Los Angeles-Anaheim-

Riverside consolidated metropolitan statistical area, the figure was 17.1%, up from 1988's 16.4%.

Employers are also threatening to hire permanent replacements for workers in the event of a strike, with 16% saying they would definitely take this action and 48% saying they would seriously consider doing so. This option is still available, due to the July failure of Congress to pass a ban on hiring permanent striker replacements.

National Labor Relations Board Chairman William Gould gave a speech in September calling for a streamlining of the Board's procedures to lessen the conflict between the parties. He suggested pre-hearing settlement conferences and vigorous enforcement of laws by means of the board's injunction and contempt powers.

The Dunlop Commission has also recommended ways to

enhance productivity through labor-management cooperation and employee participation. A final report by the commission is expected by December. Labor Secretary Robert Reich has called for employers to join workers and government in "a compact to build a new middle class" through increased worker training and empowerment.

The AFL-CIO has expressed support for President Bill Clinton, who has pressed Congress for passage of a jobs program, striker-replacement ban, and national health care plan. This organization also has voiced support for representation of workers in a labor-controlled union, and also a "legal framework and climate which encourages partnerships between labor and management."

As it stands, the National Labor Relations Act forbids employer domination of labor organizations or "company unions." ▲

How to Convert an Idea Into a Successful Business

Continued From Page 30

test for profits, and thus you are now ready to move on to the next step, writing your business plan.

While the feasibility plan attempts to answer the question "Is my business concept sound enough to go into business?," the business plan asks no such question. It is a foregone conclusion that you are going into business when you sit down to write your business plan. The reason you are writing a business plan is either:

- A) You are seeking outside financing.
- B) You desire to be organized and thus are motivated to write down all your various strategies and goals in a document.
- C) You want to accomplish both of the above.

Your business plan would include all of the information you compiled for your feasibility plan as well as more detailed information in the areas of:

- 1) Industry Research

- 2) Market Analysis and Strategy
- 3) Management Plan
- 4) Financial Plan
- 5) Operating Plan
- 6) Contingency Plan

Once you have finished your business plan you are now ready to proceed to the next step, which is the time and action plan.

Simply stated, the business plan is a strategic document, not a planned action document. Many entrepreneurs write a business plan and for some unknown reason, stick their plan in a drawer and never implement their plan!

To prevent this from happening, my suggestion is to write a brief Time and Action Plan. The plan should cover each of your key goals and establish the following for each goal:

- 2) What tasks is the employee specifically expected to do?
- 3) When should the employee have it completed?
- 4) How will you evaluate the progress and efficiency of the employee's efforts?

Using our example for our bicycle business, your Time and Action Plan for one goal might read like this:

- Strategy = Pursue aggressive inventory buying practices.
- Goal = Maintain 50% gross profit margin on all purchases.
- Employee Responsible = Heidi Schwinn, Marketing Manager.

- Tasks = Attend two trade shows in Europe. To achieve a quantity discount, book \$400,000 in inventory purchases six months prior to peak selling season, which begins 11/11/95.

- Completion Date = Orders to be placed no later than 5/11/95.

- Evaluation Procedures = Review cost of goods schedule report and open to buy report semiannually.

Summary

If you take the time to subject your business ideas to the scrutiny of a Business Concept and Feasibility Plan, I believe you will generate better ideas. If you then supplement your Feasibility Plan with a detailed Business Plan and Time and Action Plan, I believe your business will be a success. Try not to shortcut the six-step process, as there are usually no easy roads to success. Good luck in your entrepreneurial ventures! ▲

Eugene E. Valdez, MBA, is president of The Claremont Advisory Company, a management consulting and training firm. Questions or comments, call (909) 621-6336.

Income Trends are Positive at Valley Independent Bank

The first three quarters of 1994 once again set record profits for Valley Independent Bank (VIB). Net income on Sept. 30th was \$1,501,000 compared to \$1,008,000 on Sept. 30, 1993. The increase in one year was 49.0%.

According to Lupita Islas, the bank's marketing officer, the continued increase quarter by quarter is due to the return on the investment VIB has made into communities that the various branches serve. "Small business, construction, and real estate lending—especially home equity loans—have been good," Islas said. "As our financial emphasis improves the economy of the area, we prosper also. It is in everyone's best interest that this focus continue in the future."

The VIB assets over the three quarters reflect a relatively flat growth of 8.69% or \$16.2 million over last year. The Sept. 30, 1994 assets were \$202.9 million compared to \$187.7 million a year earlier.

"We see positive signs of normal upward growth occurring in the fourth quarter of this year," said Islas. "The final quarter of the year usually has the most significant growth. The fourth quarter historically carries momentum into the first part of the next year, continuing the upward movement." ▲

Valley Independent Bank is a locally owned bank with headquarters in El Centro and branches in Coachella, Brawley, Holtville, and Calexico. Dennis Kern is the bank's president/CEO.

Take the Credit Checkup Financial "Physical" Assesses Health of Small Business

by Pat Luis, Inland Empire Area Manager,
Business Banking Group, Wells Fargo Bank

Doctors do it. Dentists do it. Why, even car mechanics do it. They all tout the importance of getting an annual checkup. But when was the last time you and your company had a financial physical? In these credit-tightening times, it's reassuring to know that you already qualify for extra credit if you need it.

A "credit physical" can give you some insight into what bankers look for when giving a clean bill of health. It is by no means the last word in proving you qualify for a business loan, but it should help you to evaluate the financial health of your business before meeting with your banker. Here are some things bankers look for when evaluating your company for a loan.

Three Years of Business

Three years is the magic number most bankers want to see for the length of time you've been in business. It has become the standard among lenders because the survival rate for businesses after three years of operation is significantly greater than the survival rate for start-up companies. Of course, if you've been in operations two years and 10 months, you may still have a good chance of getting a loan.

The number of years of experience you have in an industry also counts. For example, if you've worked as a manager or foreman of a well-respected firm, your chances of getting a loan or a line of credit to open your own practice are also pretty good.

Payment History

In our credit-driven society, it's rare if you don't have a personal credit history that goes back 10 to 15 years. Don't fear if you missed a payment to the telephone company when you were in college. One or two late payments is considered the norm.

On the other hand, bankruptcies, judgments, liens or criminal records weigh heavily against you. Bankers check your

personal and business history from credit bureaus when determining if you qualify for a loan. If you're unsure whether you'll get a glowing report, it may be worth your while to call one of the major credit bureaus before your banker does, and, if possible, clear up any discrepancies on the system.

Profitable Track Record

The number bankers look at most closely is your net income after tax. That number is directly linked to the bills you accumulated and paid from the products and services you sold. To help bankers deduce how much revenue your company generated, they'll need to see both your business and personal financial statements.

If you're financially fit now, think about applying for an ongoing credit line that can be tapped into if times become tight.

Depreciation expenses, one-time charges and start-up losses are also taken into account when looking at your company's track record. Your business doesn't have to make a profit in its first year, but after a year or two, it should be well on its way to being profitable.

Assets for Collateral

Examples of business assets that could be used for collateral include cash, equipment, inventory, and receivables. Personal assets that can be used as collateral include cash, stocks, bonds, and real estate. Because there tends to be a fine line between assets that are property of the business and assets that belong to the business owner, both business and personal assets are often used for collateral in a business loan or

line of credit. The bottom line is that all principals of a business need to demonstrate their ability to provide financial support for the business.

Professional Records

Having your financial statements compiled by a Certified Public Accountant (CPA) adds credibility to your business, because it is an independent check of your accounting process and systems procedures. If you can't justify the expense of having your financial statements audited by a CPA, you should at least consider having them prepared by one.

Another option is to have your bookkeeper or office manager prepare your statements. There are plenty of software programs available to organize records on a personal computer. The statements you'll need to have for your banker when requesting a loan include your business and personal assets and liabilities, your federal tax returns for your business for the last three years, and the last two years of personal tax returns for every principal in the company.

Absent Owners

To a banker, an absent owner is a person who puts money on the table and trusts that it will either remain there or magically increase by the time the owner returns. Owners who are involved in their company's daily operations not only carry out the plan they've outlined, but they can adjust to any unforeseen changes since the plan was originally prepared and react faster in a crisis situation. Owners who are away from their businesses most of the time may have competent management to run the business for them, but will the managers truly "run it like they own it?"

Loan References

The type of loan you should request, the amount to be borrowed, and the schedule for repayment will depend mainly on what you are going to use the money for. A short-term loan to help finance

inventory should be paid back when the inventory is sold, which, for many businesses, is within a 12-month period. Long-term loans to help finance equipment should be paid back within three to five years.

A letter of reference from a supplier or distributor is solid testimony that your company not only provides quality products and services, but also pays its bills on time. Bankers like to see this. Others who have provided financing to you and your company in the past, such as a leasing company or other financial institution, are also good references.

Growth, Planning

Do you have a product in high demand? Were you the first to enter your market? Are you better or less expensive than your competition? Is your product or service unique? These are just a few intangibles banks will consider when lending money. Being able to pinpoint if you are in a growing or a mature market will also help bankers in assessing the types of loans and services you need to help finance your company's future operations.

A "credit physical" can give you some insight into what bankers look for when giving a clean bill of health.

Planning for a rainy day is planning for your future success. You want to be prepared before the storm hits, not when it arrives. If you're financially fit now, think about applying for an ongoing credit line that can be tapped into if times become tight. If you're already in a banking relationship, keep your banker informed of any significant events that occur in your business. Bankers hate surprises at any time. ▲



by Carlene Jones

Has your small business outgrown a check book program? Are you having problems tracking invoices, receipts, purchases, and inventory? Have you recently hired employees and need to set up payroll? Do you use PeachTree for Windows Release 2.0 and don't think you need to upgrade? Or do you just want a good inventory program that does not cost hundreds of dollars?

If you answered yes to any of these questions, you need to look into PeachTree Accounting for Windows Release 3.0.

This new release includes over 175 enhancements and additions to Release 2.0. It is still as easy to use and learn as the old version — it still basically looks the same. What is different is that finally they have addressed the needs of their user and have made the program more than just an accounting program. Its new tag line, "Manage Your Business, Not Just Your Books," is apropos for this new gem.

As with most of the Windows' based accounting programs, the amount of accounting knowledge you need is minimal. If you have ever maintained a budget or done check book reconciliation and feel comfortable working in Windows, you can use this program.

Though it uses a double entry system, you will hardly notice its high-end accounting functionality. All of the work is done in the background.

Each data entry screen is designed to look like the actual form it represents, such as invoices, receipts, checks, and purchase orders. It is date-sensitive so you no longer have to close out each month before starting another; transactions are automatically recorded in the right accounting period. Once items have been posted you have the option of unposting them to make changes (anyone who has tried to edit an already posted transaction by crediting and reissuing an invoice will appreciate this feature). You are also given the choice of working on an accrual or cash basis, and you can switch between real-time and batch posting

PeachTree Accounting for Windows Release 3.0 Managing Your Business, Not Just Your Books

to suit your specific task.

The Accounts Receivable Module now offers a second invoice option for service-oriented businesses, and lets you set up reimbursable expenses so they automatically show up on invoices. If your invoice places a customer over their credit limit or lowers the stock of an inventory item below its minimum stock level, it notifies you at the time of invoicing.

Paying bills is easier with PeachTree's new filtering feature. It selects bills according to criteria you set. You simply select the bills you want to pay from the list of items that match the criteria. Your checking account balance is automatically adjusted to reflect your selection, so you know before you print the checks how your account will be affected. When you are ready to print those checks, all you do is click a button. Printing could not be easier, especially when you can print 1099s directly on Federal 1099 forms.

Employees are easier to manage with the new enhancements of the Payroll Module. Each employee can have up to 10 different pay rates (i.e., regular, overtime, holiday). You can track their vacation and sick time, set up other employee deductions beside regular taxes, and have the option of printing single or multiple checks at a time. New tax tables are not a problem when you purchase PeachTree's yearly updates, or (and PeachTree is one of the only programs that allows this) you can update them yourself.

If you are one of the many users who use an accounting package to manage your inventory, you will love the new improvements to the Inventory Module. Now, not only can you build assemblies, track cost of goods, and quickly see stock on hand, but each item can have a detailed description of up to 160 characters, be set up with five customizable fields, and have up to five different pricing levels. The Assembly feature was upgraded as well, and now allows labor and service to be included in the Bills of Material.

What more could you want from an accounting package? Obviously a lot. PeachTree responded to customer demand and

took their product beyond being a bookkeeper and made it into a business tool. They have improved and added so many features that now most of your business management can be done in this one product.

You can now do accurate financial forecasting by adding in future expenses or income to the spreadsheet view of Cash Manager. Each report can be customized to show your company-specific data. You can design your own invoices, checks, P.O.s, collection letters and more using an easy to learn custom form's designer. And you can assign employees to jobs to track who is working on what.

Then to top it off, they added the new Action Item System. This system is made up of three new powerful features to manage your small business — Alert Signals, Event Log, and 'To Do' List. Each action item can be set to pop up each time you open your program, so you always know the status of your business.

There are over 60 different alerts that can be customized to your business. We already talked about the credit and inventory alert. But what if you wanted to know if you were over your budget, or under your sales projection, or if an employee had exceeded his limit of overtime? You would set up an alert. PeachTree keeps track of each item's status. Whenever there is a transgression, you are alerted.

The Event log lets you keep track of when invoices are coming due, when a customer was sent a collection letter, and expiring quotes. Each customer, vendor, and employee has his/her own log

allowing you to track calls, correspondences, and notes.

The 'To Do' section is used to track things not related to a specific customer, vendor, or employee. It is here that you can remind yourself of personal calls, holidays, or events.

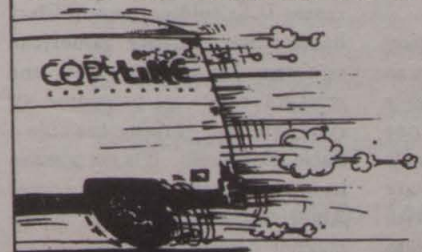
There are over 60 sample businesses that you can copy to set up your defaults and cost of accounts, a tutorial with corresponding book, a navigator, and a smart guide. If you know 2.0, you will have no problems working in 3.0. If you are new to the program, it is relatively easy to learn.

PeachTree listened to what the business professional needed and gave more. Of course, in so doing, they created a few glitches. They are working on them and have released a new batch, Batch 3. Check the bottom of your box. There should be a batch number listed. If you purchase or have purchased a program from Batch 1 or 2 and you experience problems, PeachTree will gladly send you new disks.

Even with a few glitches, the new improvements made to this product definitely make it the right accounting package for today's small business. It is network ready from the box or can be set up on a stand-alone system. It requires Windows 3.1 and at least 4MB of RAM. List price is \$169.00, but it has been seen for \$119.00. Shop around. ▲

Carlene Jones is the director of Word Comp Associates in Rialto, a software training, documentation, and database design service organization.

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On Common Ground — the Challenge of U.S.-Japan Cooperation

Continued From Page 35

Japan's economy, it is apparent that neither traditional patterns nor conventional solutions will work.

The bureaucracy should respond to crisis with energy and imagination; even in difficult times it can lend competence, efficiency, vision, and legitimacy to the government. But the arrival of a new set of politicians—most of them not from the old LDP—has created a dilemma for many bureaucrats with strong LDP ties. Some are responding by digging in and hoping for the next election. Some are using the opportunity to reassert old rivalries and agendas. Either way, they are promoting their own power at the expense of the politicians and the losers are the Japanese people.

Similarly, the new politicians—with a fragile majority, sometimes unsure of the levers of power and faced with new, generally unpleasant policy choices—are not all responding creatively. Some argue for old policies, others concentrate on the kind of internal maneuverings that contributed to the LDP's problems of insularity in the first place.

What remains to be seen is whether anyone can sort out the political confusion to restore unity of purpose and just how long it will take. Certainly, the business world is not waiting to find out. Many on both sides of the Pacific are focusing squarely on critical technologies—industries that will drive the global economic engine into the twenty-first century. They are high technology, high value-added industries, and have the high-wage, highly skilled jobs that both Japan and the U.S. need to keep their economies growing. Maintaining open trade and equitable market access to these sectors in Japan will continue to be important American goals, but the questions for the U.S. are how Japan will respond and whether it will resist substantive changes.

A case in point is Japan's current consideration to change its laws on decompilation, or reverse engineering, which permits one country to take apart another's computer software and software codes and reassemble them with slight changes to avoid copyright laws and royalties. The fact that it is even considering decompilation demonstrates Japan's keen

awareness of the importance of computer software—an area in which it lags—in a high tech economy. However, a move to compete within the rules rather than changing them to gain an artificial advantage would be a significant confidence-building gesture to the U.S.

Increasingly, U.S.-Japan economic relations will be defined by competition in third markets, often in the rest of Asia. Rapid growth means the region now accounts for 34 percent of global output compared to only 12 percent in 1960, making it virtually the only part of the world achieving substantial economic progress. It is a key market for America's future, just as it is for Japan's.

Competition between Japan and the U.S. for Asian markets will require them to establish relationships that enhance their competitive positions—inclusive and open, rather than closed. American companies have fared poorly in closed systems like Japan's, where transactions are often determined by personal or company relationships rather than competitive advantage. Japan itself is now learning the limitations of such a system.

The U.S. should discourage closed systems in Asia, and the fact that the region is growing so fast should help. Historically, protectionism is a more popular, viable policy during recession. America must also understand the ambivalence of many Asians toward a larger American role there. It is normal for countries to want relationships that provide only benefits at no cost—but this is not realistic.

Asian governments that want U.S. markets and investment, yet reject the American notion that open trade should be a two-way street, that welcome American security but resent U.S. soldiers and military bases, that believe American concerns for human rights and workers' rights are premature for Asia, are not working towards a stable relationship. It is not possible to have it both ways—to accept American contributions while rejecting American interests.

There is a popular view in Asia now that in the European Community political integration

came first and was used as a lever to push economic integration, whereas in Asia the reverse is happening. Economic linkages are fast outpacing the development of political institutions to guide them. The message to the U.S. is, "Be patient."

America will be, but in a world of nation-states, governments make decisions based on what is good for their own citizens. Business relationships can influence those decisions but should not dictate them. As APEC members learn this, America and Japan must walk a fine line between developing ways to promote economic and political interests and trying to push them on nations that are not ready.

There should be no misunderstanding of American goals, however. Promoting democracy, human rights, and workers' rights is one of the things that defines the U.S. To deny that is to deny the American experience and history. Open trade has been the foundation of U.S. post-war economic policy. To accept this in the U.S.—over growing political opposition—while acquiescing in other regions, ignoring open trade when American industry and businesses most need it, will destroy the political mandate in the U.S. for free trade and, in the long run, hurt all those that depend on access to markets in the U.S.

History has validated American policies and results. Emphasis on human rights and democracy has worked—because U.S. policy made these criteria for international respectability, people all over the world are alive and free. Likewise, free-market economic policies have withstood the test of time. Less developed countries that have opened their markets, deregulated their economies, and welcomed foreign investment are prospering, while those that have not are languishing.

Of course, this argument is more contentious in some places than in others. For example, the large problem of China will test U.S. patience and principles. The Clinton administration has the right idea, expanding areas of engagement without surrendering important principles. What is not clear is whether anyone is capable of implementing such a strategy, or

whether the Chinese are capable of responding. China is experiencing dramatic change which will accelerate in the short term. Even if the government is willing to address issues such as import fraud, weapons proliferation and human rights, it may not be able physically to enforce its decisions. The American—and Japanese—challenge will be to keep relationships on an even keel during this difficult period.

Rapid change in the Pacific region gives some promise that the U.S. and Japan can leave past impediments to better relations behind. Many of the changes at hand are favorable to the U.S. and its interests, and pose genuine opportunities. The challenge and obligation before America and Japan is to begin genuine dialogue, to build the necessary support to take advantage of the changes in Japan and the opportunity they provide both nations to build on the strong foundation of shared economic and political interests of the last 50 years.

These are interesting times for Japan-U.S. relations. McDonald's sells more hamburgers on the streets of Tokyo than on the streets of New York. Japan's grand champion sumo wrestler is an American, while a Japanese conductor leads one of the finest symphony orchestras in America. Nintendo is part of American baseball, through its ownership of the Seattle Mariners. It is all part of the rapid and ever-shifting process of globalization. These cultural-cum-business ties will grow and bind American and Japanese interests even more closely. The challenge for them both is to define the context within which these ties will grow—cooperation or competition. If leaders in the U.S. and Japan can maintain shared national interests in security, stability, and prosperity, while working through the trade and economic issues, then the worldwide economy will move into the twenty-first century with the greatest promise and vitality. ▲

John D. Rockefeller IV is the U.S. Senator from West Virginia. He is chairman of the Senate Veterans' Affairs committee and serves on the finance committee and a subcommittee on international trade. From 1958-60, he studied Japanese at the International Christian University in Tokyo.

Temecula Big on Community Service

Have Breakfast with Santa and Enjoy the Snow

Demonstrating that true Christmas spirit, the community services department of the city of Temecula is sponsoring the Fourth Annual "Breakfast with Santa and Christmas Snow Frolic" for children of all ages on Saturday, Dec. 10, 1994.

Come join your neighbors and the city of Temecula for a morning of Christmas fun at the Temecula Community Recreation Center, located at 30875 Rancho Vista Road. Have breakfast with Santa and then frolic in 14 tons of snow!

Breakfast will be served in three sessions as follows: Session I: 8:15 a.m.-8:45 a.m., Session II: 9:00 a.m.-9:30 a.m., and Session III: 9:45 a.m.-10:15 a.m. Pre-registration is required, and you

must attend the correct session. Breakfast with Santa is \$3.00 for children and adults, and will include two pancakes and

Come join your neighbors and the city of Temecula for a morning of Christmas fun at the Temecula Community Recreation Center, located at 30875 Rancho Vista Road.

two sausages with coffee or juice. You can also have an optional picture taken with Santa from 8:30 a.m. to 10:45 a.m. for an additional cost of \$3.00 per picture. The

Christmas Snow Frolic will begin at 10:00 a.m. and continue until 1:00 p.m. or until the snow melts! Entertainment will be provided by Deelish Dance Team, Temecula Valley Winds Band, and Kathy's Dance Group. There will be a Jolly Jump for the children to enjoy and Dizzy Darla will be clowning around!

Pre-registration will be taken at the Temecula CRC Monday-Friday 8:00 a.m.-5:00 p.m. All registrations are final. Please plan carefully because there will be no refunds. Children of all ages are encouraged to attend, and warned to dress warmly!! For more information, please call the Temecula CRC at 909/694-6410.

Senior Nutrition Program at Old Town Temecula Senior Center

The Temecula Community

Services Department, in conjunction with the Riverside County Office on Aging and the Marriott Corporation, now offer a Senior Citizens Nutrition Program at the Old Town Temecula Senior Center. Meals are served in a congregate setting Monday through Friday at 11:30 a.m. to seniors age 60 and over. Reservations are required, and can be made by calling 694-6464 one day in advance, before 1:00 p.m. Menus are available monthly at the Senior Center.

A Home-Delivered Meals program is also offered to seniors who are home-bound. Hot meals are delivered to the home, Monday through Friday, with frozen meals delivered for the weekends. For more information, or to refer someone to the program, call 694-6465, between 9:00 a.m. and 1:00 p.m. ▲



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SB Truck Dismantling Facility Wins Award

by Christy Newey

San Bernardino's Truck Dismantling facility has won the Innovation and Applicability to Environmental Management award from the Inland Empire Chapter of the Association of Environmental Professionals.

"The fact that the facility is totally indoors virtually wipes out the environmental problems associated with vehicle dismantling," said Boughey.

is the first all-indoor vehicle recycling facility in the nation and has been recognized for its environmental contribution in the Inland Empire.

"The San Bernardino Truck Dismantling facility is virtually non-polluting due to some very unique and effective recycling systems and pollution controls," said Al Boughey, director of planning and building services. "We're very proud to have brought this facility into San Bernardino."

The San Bernardino Truck Dismantling facility opened in January 1994. In an industry that has traditionally been linked with environmental problems such as groundwater, soil, air, noise and other pollution, the facility is on the forefront of an environmentally sound vehicle dismantling concept.

"It was a new concept that nobody thought would be successful, but so far everything's flowed according

to plan. It's taken us from the dark ages to 50 years ahead of our time," said owner John Mueller.

"The San Bernardino Truck Dismantling facility is virtually non-polluting due to some very unique and effective recycling systems and pollution controls," said Al Boughey, director of planning and building services.

The facility uses special methods of collecting, storing and recycling engine fluids and wastewater for environmental and public safety. Because the facility is indoors, air, water and soil contaminations are eliminated.

"The fact that the facility is totally indoors virtually wipes out the environmental problems associated with vehicle dismantling," said Boughey. "The building is so environmentally sound that it received a Negative Declaration as part of its project approvals, cutting down the approval time incredibly."

"The city was fantastic. They worked with us hand in hand. It only took 90 days and a week to go through the whole process with the city. It wouldn't have been possible without them," said Mueller.

The San Bernardino Truck Dismantling facility has also won a Pollution Prevention Award from the County Department of Environmental Health Services and a Dismantler of the Year award from the national dismantler trade association. The facility was presented with the AEP award at the UC Riverside University Club on Nov. 17. ▲

Survey of Family Firms in the West Shows Pessimism on Economy and Succession

Massachusetts Mutual Life Insurance Co.'s second annual survey of family business owners finds that during a time of economic growth, 61% of family business owners in the West think the national economy has either gotten worse or merely stayed the same since Bill Clinton became president. Only 34% feel it has improved.

The owners' assessment of how family businesses in particular have fared overall under Clinton also tended to be negative: 58% believe business conditions have gotten worse for family businesses, with only 10% saying the environment has improved.

The survey of 1,002 family business owners across the country—the largest such survey ever done—included 158 from the West, which is defined as California, Colorado, and Utah.

"In an environment of rising taxes, owners are almost forced to do more financial planning," says Francois de Visscher, president of de Visscher & Co.

Family businesses are estimated to account for well over half of the nation's gross domestic product. These findings suggest increased pessimism among family business owners, say members of MassMutual's advisory board of family business experts.

For example, MassMutual's 1993 survey of family business owners found that 65% of those surveyed intended to keep the business in the family. In 1994, that figure dropped to 57% nationally, and 58% in the West.

"It could be that people are taking a look at passing on their businesses at the same time they are starting to deal with changes in the income tax and estate tax laws," says Dr. Bonnie Brown, director of the Institute for Family Business at

Baylor University. "That combination may be giving them reason to think that they may be better off to sell."

More Formal Planning

The survey did contain some encouraging findings, especially when it comes to the type of formal planning that family business experts say is vital to family firms' survival. More than half (59%) of the owners in the West said they have completed a written estate plan. Since estate tax rates can be as high as 55%, businesses can often thrive or fail based on their ability to pay taxes without having to divert funds from the business.

In addition, 65% of owners in the region claim to have either a "good idea" or "some idea" of what their estate tax liability will be. Plus, a high percentage of owners have made provisions to pay the estate tax bill, with life insurance (42%) by far the most popular method of estate tax funding.

The survey also found that 28% of owners in the West have prepared a written succession plan, a total that is higher than past surveys have shown.

"In an environment of rising taxes, owners are almost forced to do more financial planning," says Francois de Visscher, president of de Visscher & Co., a family business consulting firm in Greenwich, Conn.

While many media reports focus on family business feuds, the survey finds a more harmonious environment. The vast majority of owners in the West (90%) report that social interaction among family members is very close or somewhat close. Only 16% say that conflict among family members occurs very frequently or somewhat frequently.

Data on Consultants, Retirement, Women

The survey was conducted for MassMutual by Mathew Greenwald & Associates, Inc. of Washington, D.C., together with the Gallup Organization as part of MassMutual's ongoing research and service efforts on behalf of family

firms. The survey involved a random selection of family business owners from across the country. Respondents were owners, presidents or CEOs of businesses who reported that they had been in business for more than 10 years, had more than \$2 million in annual revenue, and more than 10 employees.

Family businesses are estimated to account for well over half of the nation's gross domestic product.

Other results from the survey showed:

•An insular orientation. Family business owners in the West prefer to keep their business affairs

private. A vast majority (91%) have never used a consultant or counselor to help resolve family conflicts. Larger companies are more likely to go outside for help in resolving conflicts.

•They'd rather work than retire. Family business owners often don't have retirement plans simply because they don't plan to retire. More than half (57%) of the owners in the West say they want to work as long as possible before considering retirement. Only 35% say they have a target retirement age.

•Women play a prominent role. The fact that 21% of the respondents nationwide were women is of note, as this represents a much higher percentage than in large, non-family corporations. Wives of owners were most often described as the family members most involved in the business. Other findings, however, indicate that women tend to play gender-stereotyped roles. ▲

10

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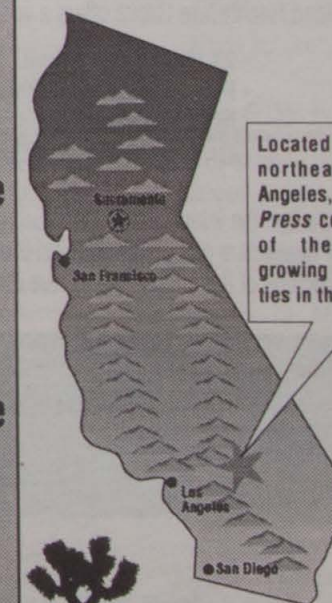
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MALLORCA – Pearl of the Mediterranean

by Camille Bounds

Lying just over 100 miles off the eastern Mediterranean coast of Spain are the sun-kissed Balearic Islands, which are actually a continuation of the Sierra Nevada mountain range of southern Spain.

Their undulating hills are composed of the same types of limestone found in the mountains, but unlike the mainland, their surface soils are excellent for crops, trees, and decorative plants, which thrive in the warm winters and sunny summers.

Mallorca (or as some prefer, Majorca), the largest of the Balearic Islands, is roughly 60 miles long and 50 miles wide and is shaped somewhat like an arrowhead. The topography of the island is dramatic, largely because the Tramuntana range on the north and west coasts has nine peaks higher than 3,000 feet and one that rises almost 5,000 feet. The mountains act as a windbreak, protecting the central plain, where weather conditions are so favorable and the soil so rich that farmers can harvest four crops of grain in a year.

Half of Mallorca's 600,000 population lives in the capital city of Palma. The 5 million visitors a year make it the most popular tourist attraction in Spain.

Approach by Sea

The best way to experience Mallorca for the first time is to approach her by sea. (Cruise ships have this popular port on many of their itineraries. There are also

passenger and car ferry services to Palma from Barcelona and Valencia.) Your first view will be of some breathtaking structures, including a magnificent 13th century Gothic cathedral, the nearby Lonja with the elegant lines of the Spanish Gothic style; the beautiful cloisters of the Convent Church of San Francisco; and the 14th century Castle of Bellver.

You will want to explore the cathedral, which supposedly has the most exquisite and largest rose window in the world. Above its altar hangs what is said to be the original "crown of thorns." Go to the hilltop location of the Castle of Bellver, stronghold of the kings of Mallorca in medieval times, for its panoramic view.

Historic Invasions

Since the beginning of history, Mallorca and the Balearic Islands have been invaded and occupied by hostile neighbors such as the Iberians, Phoenicians, Greeks, Carthaginians, Romans, and Byzantines.

During the Roman period, a regiment of Balearic stone-slingers, under the leadership of the great Hannibal (reputedly born on a small Balearic island), won fame in many battles with Rome.

Even earlier, in the semi-mythical days of the Greek Argonauts, it was in Mallorca that Hercules found the Golden Apples (oranges) and there that the last High Priestesses of the Mother Cult held court in the mysterious depths of the Caves of Drach, one of the five official gateways to the underworld of the Ancients.



Horseback riding along the shores of Pollensa can provide spectacular views.



In Valldemosa, you will find Son Marroig, which displays a gorgeous view of the coastline.

(Tours can be arranged to all of these interesting places.)

An interesting bit of information for California history buffs is the fact that on Mallorca is the monastery of San Francisco, from which Father Junipero Serra, a native of Mallorca, departed for California. There he founded many cities, one of which he named for his monastery, San Francisco.

Palma Has Many Faces

Palma is a picturesque town with narrow, winding 17th century streets and friendly natives. It is also a modern downtown shopper's paradise, and a tourist mecca with beautiful beaches and many full-service hotels.

Dining facilities are first-rate, and just about every kind of restaurant is available, including Spanish, Mallorquine, Italian, French, and Chinese. First rate supper clubs, discos, and night clubs with live entertainment are available. Fish is one of the main specialties of the island. Excellent brandies and wines are produced in the area. Muscatel and Montona are their finest.

Shopping in Palma is probably the best in all of the Balearic Islands. The world-famous Mallorca pearls are your prudent buy, and unbelievably soft leather is made into shoes, boots, gloves, and jackets. (Be sure to know your European size.) Beautiful needlework and hand-embroidered linen, ceramics, tasteful, well-made wrought-iron goods, and hand-made glassware are also

available. (You can watch glass being blown at the Gordillo Furnaces, a factory founded in the 17th century.)

Where to Stay

The islands have one of the highest concentrations of hotels, villas, and pensions per capita of any popular resort area in the world. It is still necessary to make reservations well in advance.

The Son Vida in Palma is a delight. This stunning 13th century castle includes 14 acres of subtropical parkland overlooking Palma Bay. The restaurant features fine food and dancing with a panoramic view of the Mediterranean.

How to Get There

Iberia flies from LAX to Madrid to Palma. United also has flights to Madrid where you can connect with Iberia to Palma.

Travel Tip

Tipping in Mallorca: A service charge of 15 percent is usually included in hotel and restaurant bills, and an additional 10 to 15 percent is expected. Tip taxi drivers 10 percent.

Electricity in Mallorca is 110-120 volts, 50 cycles AC; 220 volts in some buildings.

Film is expensive; bring as much as you will need.

Camille Bounds is the travel editor for Inland Empire Business Journal and the Western Division of Sunrise Publications.

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INLAND EMPIRE
business journal

Restaurant

Restaurant Row

by Ingrid Anthony

DUANE'S
at the
MISSION INN

If you are yearning for the best steak in Riverside, yet want to dine in an epitome of refinement and luxury, Duane's at the Mission Inn should be your only choice of restaurant. Recently opened, everything at Duane's breathes luxury right from the moment you enter—from the breathtaking artwork, to the elegant tapestry, and right to the waiters' dress. Ambiance, despite the decor, is relaxed and the enjoyment of the diners is infectious. The seating is well spaced so privacy is valued as much as the customer.

The steaks at Duane's are richly satisfying melt-in-the-mouth creations of the finest beef available in today's market—personally selected U.S.D.A. Prime. Everything on the menu, from the 12 oz. New York Strip Loin, to the 16 oz. Kansas City

Strip New York steak on the bone (which is, by the way, Chef Cochran's recommendation), to the 8 oz. filet mignon, and to the 24 oz.

**Duane's is named
after Duane R. Roberts,
the owner of the
Mission Inn and official
"Keeper of the Inn."**

rib eye chop on bone, is cooked with culinary masterfulness and care. Selections of three sauces to accompany the steaks are available: a steak sauce, South Western style; foyat or bernaïse, classic French

style; and a mustard green pepper-corn sauce. Of course, entrees other than steaks are listed on the menu—double lamb chops with minted lamb glaze, breast of chicken with wild mushroom sauce and fresh swordfish steak with a red beet and orange sauce. Tasty and delicious vegetarian offerings are also available for those who do not wish a meaty dinner. The desserts are excellent such as Duane's rum cake, New York style cheesecake, chocolate decadence, vanilla creme brulee and chocolate pecan bourbon torte—if you can imagine yourself eating dessert after the aforementioned selections. The wine list is outstanding.

Duane's is named after Duane R. Roberts, the owner of the Mission Inn and official "Keeper of the Inn." Along with Executive Chef Joe D. Cochran, Jr., they have made Duane's a class act. This restaurant will be a star establishment for many years to come.

Duane's is located in the Mission Inn, 3649 Seventh Street in Riverside. They are opened for dinner only from Tuesday through Saturday (5:30 p.m. to 10:00 p.m.). Make reservations at (909) 341-6780. ▲

Inland Empire Symphony Orchestra
65th Season - 1994-95 Calendar of Events

Saturday, December 10, 8:15 p.m. - Mozart: Portrait of a Genius
Program: Don Giovanni Overture; Eine kleine Nachtmusik;
Piano Concerto No. 23;
Jupiter Symphony
Guest Artist: Sharon Dogal

Saturday, January 14, 8:15 p.m. - An American Perspective
Program: Dvorak: Symphony No. 9 - "From the New World";
Coleridge-Taylor: "Hiawatha's Wedding Feast";
Guest Artist: Paul Spencer Adkins, tenor; and
the San Bernardino Gospel Choir with the Canto Bello Chorale.

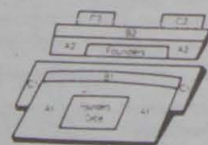
Saturday, February 11, 8:15 p.m. - Music from the Heart - A Valentine's Celebration
Program: Rossini: Overture to Cinderella; Mascagni: Intermezzo from Cavalleria Rusticana;
Mendelssohn: Wedding March; Puccini: Duet from La Boheme; Weber: Invitation to the Dance;
Massenet: Duet from Manon; Tchaikovsky: Romeo and Juliet.
Guest artist: Christine Donahue, tenor soloist to be announced

Sunday, March 26, 7:00 p.m. - The Mikado, Gilbert and Sullivan
Featuring Opera a la Carte, elaborately staged with lavish costumes and a full symphony orchestra.

Saturday, April 22, 8:15 p.m. - A Russian Spectacular
Program: Glinka: Overture to Russian and Tchaikovsky: Violin Concerto;
Rachmaninoff: Symphony No. 2.
Guest Artist: Evgeny Bushkov

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& Entertainment Guide

The Wine Cellar

New Study
Confirms
Wine's Role
in the French
Paradox

Issue: "The French Paradox - Does Diet or Alcohol Explain the Difference?" This new study, just published in *The Lancet*, concludes that moderate wine consumption is the dietary factor most consistently related to a reduced risk of coronary heart disease. In fact, this study attributes these positive effects to wine ethanol and found less significant effects for the ethanol richer alcohol beverages.

Over the last several years, scientists have attempted to account for the so-called "French Paradox," the lower rate of coronary heart disease in France relative to other developed countries with comparable dietary intake. Now, by analyzing extensive data from 21 countries, investigators Michael Criqui, M.D., and Brenda Ringle, M.H.S., from the University of

California, San Diego, School of Medicine, confirm the inverse correlation between wine and coronary heart disease. They also report that high fruit consumption was related to a low risk of heart disease as well as overall longevity, and reported a strong association between saturated fat intake and increased heart disease risk.

Background: Dr. Criqui explored the relative importance of different dietary factors by using alcohol, diet, and mortality data from 21 developed countries for four years: 1965, 1970, 1980 and 1988. Wine, beer and spirits were evaluated separately. This study was conducted to find which dietary factor is most important in the "French Paradox" phenomenon.

As was found nearly 15 years ago in a study by St. Leger, France, which has the highest level of wine and total alcohol intake, was second only to primarily vegetarian Japan in having the lowest coronary heart disease mortality rate. Wine emerged by far as the most consistent and statistically significant factor associated with reduced risk of coronary heart disease.

Their finding that the ethanol in wine was more inversely correlated with coronary heart disease than total wine volume prompted them to conclude that only the ethanol in wine, and not wine's phenolic compounds, as others have reported, account for the beneficial effects. However, they do point out that because cohort studies have consistently found the effects of wine to be the same as those associated with other alcoholic

beverages, other factors might also be responsible for wine's positive association.

The researchers suggest that lifestyle factors such as the pattern of consuming wine with meals may account for wine's benefits, as alcohol with meals has been reported to inhibit clotting. They further suggest that wine may just be part of an overall healthier Mediterranean style diet. The researchers also conclude that ethanol in wine is inversely associated to coronary heart disease but not to longevity.

Professor Criqui further stresses that while modest amounts of alcohol are likely to increase longevity, countries with high per capita alcohol intake also have alcohol abuse problems which reduce longevity. Many epidemiologic studies have found that moderate alcohol and wine consumption increase overall life expectancy in groups studied. Furthermore, a published detailed analysis of France reported that in regions where wine is the primary form of alcohol consumed, abuse incidence is lower than in regions where beer and spirits are consumed.

Summary: While this study provides new scientific support for the French Paradox, it needs to be stressed again that the beneficial effects are seen for moderate consumption, between one to two glasses of wine a day as an adjunct

to a healthy diet and lifestyle.

The investigators emphasize that because the risk/benefit ratio for alcohol varies from individual to individual, the use of alcohol for cardio-protective purposes should not be encouraged as a public health measure. This view agrees with a recent editorial in the *Journal of the American Medical Association* stating that a positive message on alcohol is as inappropriate for the general population as is a generalized abstinence message. The *JAMA* editorial authors called for doctors to tailor alcohol advice to the individual; adding that as most people drink moderately, doctors should discuss the potential beneficial effects of alcohol with patients at low risk for alcohol abuse.

References: 1) Criqui, M.H. and Ringle, B.L., "The French Paradox - Does Diet or Alcohol Explain the Difference?," *The Lancet*, October 1994; 2) St. Leger, A., et al., "Factors Associated with Cardiac Mortality in Developed Countries with Particular Reference to the Consumption of Wine," *The Lancet*, 1979; 3) Pearson, T. and Terry, P., "What to Advise Patients About Drinking Alcohol - The Clinician's Conundrum," *JAMA*, 1994; 272(12):967-968.

For further information please contact the
Research & Education Department at
(415) 512-0151.

Wine Selections and
Best ValuesBy Bill Anthony
Courtesy of The Underground Wine Journal

Beringer - The 1991 Cabernet Sauvignon Proprietor Grown Knights Valley has aromas and flavors of cherry, currant, spice, cedar and plum, with a hint of green olive, in a full-bodied style..... \$13

Beringer - The 1992 Chardonnay Proprietor Grown Napa Valley is an attractive release with the smoky aromas of tropical fruit, citrus, apple and vanilla translating crisply to the palate..... \$11

Eberle - The 1989 Cabernet Sauvignon Paso Robles has scents of cherries, berries, mint, chocolate and hints of smoke and tobacco. It is well balanced with a fruity finish..... \$15

Bonny Doon - The 1991 Cigare Volant California has aromas and flavors of blackberry, leather, raspberry, spice, black pepper, pomegranate and delicate floral nuances..... \$18

Eberle - The 1991 Chardonnay Paso Robles has scents and tastes of ripe apple, pineapple and vanilla with notes of spice, citrus and a buttery tone, followed by an attractive finish..... \$12

Thomas Fogarty - The 1991 Pinot Noir Estate Santa Cruz Mountains is perfumed with black cherry, strawberry, smoke and spice. On the palate strawberry, cherry, and smoky vanilla are rich and expansive..... \$18

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Desert Business Journal

Benefit Gala Held for Children's Museum of the Desert Dinah Shore and Anita Richmond Honored

by Edie Boudreau

A capacity crowd of 500 came. They gladly paid \$1,000 for a table for eight. Tickets had been sought; it was not necessary to solicit attendees. The powerful, the famous, and the wealthy knew it would be the event of the season. They were not wrong.

The black-tie gala on Friday, Nov. 18th, at the Marriott Rancho Las Palmas Resort in Rancho Mirage was actually several things. As well as an "event," it was a very successful benefit for the Children's Discovery Museum of the Desert, and it was a loving recognition of the contributions to the desert community of the entertainer Dinah Shore, and also of Anita Richmond, former city councilwoman.

The benefit was held to raise funds for construction of a 20,000-square-foot facility for a Dinah Shore Performing Arts Center, a learning resource center, a professions and vocation center, and a communications and media center, as well as several other children's resource areas. Included in the above will be a children's library, stock exchange, and radio and TV facilities. The museum has already raised \$2.6 million to build the facility on land donated by the city of Rancho Mirage. Officials of the drive expect to meet their goal of \$3.8 million by the end of the season.

Anita Richmond, the director of the Children's Museum, spearheaded the new museum drive. In addition, she and her husband, Howard, donated \$500,000 for the project. Howard is a music publisher whose company handled music rights for the Rolling Stones, the Moody Blues, and many other famous individuals and groups. As a friend of Dinah's, he tried to



Anita Richmond

It was obviously the bands' loss when they foolishly rejected her. Anita and Howard spent their honeymoon in the home of Dinah and her former husband, George Montgomery, and have been friends through the years. Dinah died in 1993.

During the reception prior to a dinner of roast tenderloin of beef or seared salmon, 13 gowns that Dinah wore during performances in the '50s, '60s, and '70s were modeled by women who mingled with the crowd. Reminiscence was the order of the evening as old film clips of Dinah and Frank Sinatra singing were shown, as were home movies

of their Montana honeymoon, during which Dinah serenaded George with "Someone to Watch Over Me."

Other entertainment was provided by comedian Norm Crosby, the Palm Desert Children's Choir, singers Alison Lohman and Mike Costley, and emcee Dennis James.

Anita Richmond was presented with an engraved clock by Capital Campaign Director Ed Johnson during her recognition ceremony. Capital Campaign is heading the fund-raising for the facility.

Lenore Annenberg is Capital Campaign Honorary Chairwoman, and Mary Jean Chapman is president of the museum's new fund-raising Discovery Partners.

Norman Aron and Rose Beal were co-chairs of the event, and Barbara Sinatra was honorary chairwoman. The event was sponsored by the Richmond's, Paul and Marcia Reimer, and several local businesses, and it was coordinated by Arlyn Rudolph. ▲

Valley Health System Annexation Approved

by Cathy Fagan

Valley Health System's plan to annex territory to its existing local hospital district boundaries has been approved, successfully overcoming the two hurdles it faced—two hearings to evaluate the proposal and receive concerns from the public on the matter.

Valley Health System proposed a plan to expand its district boundaries to include the communities of Sun City, Menifee, Nuevo, Lakeview, Romoland, and San Jacinto. This annexation will result in full participation in the governance of Valley Health System by residents of the communities who use Hemet Valley Medical Center and Menifee Valley Medical Center.

According to Geoffrey Lang, chief executive officer of Valley Health System when Valley Health System began proceedings for annexation, "Extending the boundaries will allow these

residents to vote on members of the Valley Health System Board of Directors. This annexation will help to ensure more participation in the decision-making process for the hospital district."

The first hearing on the matter was held on Oct. 27 at a regularly scheduled meeting of the Local Agency Formation Commission (LAFCO). A brief presentation was given on the proposal, and the hearing was opened for public response.

LAFCO reviewed and approved Valley Health System's expansion plan, and the process stepped up to the next level—a second hearing at a special board of directors' meeting. This hearing, held on Nov. 16, was planned to give board members the opportunity to consider the proposal and also receive written and/or oral concerns from the public.

One possible concern from the communities was that of resulting tax assessments to pay for the

annexation. However, proponents of the plan emphasized that no tax assessment would be made against property owners who reside within the new boundaries. Therefore, there is no cost implication to residents.

Valley Health System proposed a plan to expand its district boundaries to include the communities of Sun City, Menifee, Nuevo, Lakeview, Romoland, and San Jacinto.

The board of directors gave Valley Health Systems the nod, and the filing of the board's resolution will complete the process.

Prior to the hearings, the proposal already had the support of the city of San Jacinto, which voted to endorse Valley Health System's boundary extension.

The board of directors also adopted a resolution to increase the number of board members from five to seven, effective June 6, 1995. Seven zones were established from which board members will be elected. Voters will elect one board member to represent their zone, and board members will be required to be residents of the zones from which they are elected. The two vacancies created by the expansion will be filled on June 6, 1995 at a special election. One board member will serve until a successor is chosen at the general election in November 1996, and the other until the November 1998 election. The remaining five seats on the board of directors will be filled by zones as the terms of existing board members expire in 1996 and 1998. ▲

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Company Name Address City, State, Zip	Gross Sales \$ Amount Oct. 93-Sept. 94	Product Lines	Years in Inland Empire	# Salespersons Total Employees	Owner	Top Local Executive Title Phone/ Fax
1. Plaza Motors 290 N. Indian Canyon Dr. Palm Springs, CA 92262	25,000,000	Cadillac, Oldsmobile, GMC Truck	57	8 53	Andrew T. Jessup, Sr.	Andrew T. Jessup, Sr. President (619) 325-2571/320-1506
2. Crystal Chrysler Center 36-44 Auto Park Dr. Cathedral City, CA 92373	18,000,000	Chrysler, Dodge, Plymouth, Jeep, Eagle	5	10 60	Don Stewart	Bob Sherr General Manager (619) 324-4557
3. Johnson Motors Inc. 2016 E. Garvey Ave. S. West Covina, CA 91791	17,261,734	Mercedes-Benz	13	7 49	D. Robert Johnson	Bruce Johnson Gen. Sales Mgr. (818) 915-8686/ 332-6876
4. Montclair Lincoln, Mercury & Mazda 10440 Central Ave. Montclair, CA 91763	16,000,000	Lincoln- Mercury, Mazda 929	1	11 48	Rutherford Dawson	Rutherford Dawson President/Owner (909) 621-4721/ 621-6949
5. Savage BMW 1301 Auto Center Dr. Ontario, CA 91761	12,000,000	BMW	9	9 31	Peter Savage, Jr.	Thomas Lokovic General Manager (909) 983-0587/984-1886
6. BMW of Riverside 7850 Indiana Ave. Riverside, CA 92504	WND	BMW	16	9 41	David A. Campbell Corp.	A. David Franklin President (909) 785-4444/ 785-6550
7. Dutton Motor Corp. 8201 Auto Dr. Riverside, CA 92504	WND	Cadillac, Oldsmobile, GMC Truck	58	WND WND	Charles W. Dutton, Jr.	Charles W. Dutton, Jr. President (909) 687-2020/687-3653
8. Ramsay McCue Imported Motor Cars 25072 Redlands Blvd. Loma Linda, CA 92354	WND	Jaguar, Saab & Audi	26	4 24	Ramsay McCue	Ramsay McCue President/General Mgr. (909) 478-7700/794-6421
9. Savage Infiniti 1251 Auto Center Dr. Ontario, CA 91761	WND	Infiniti	4	6 31	Pete Savage, Jr.	John Zaita General Sales Manager (909) 984-9005/988-6147
10. Tom Bell Chevrolet/ Geo 800 Alabama Ave. Redlands, CA 92373	WND	Corvette, Chevrolet & Van Conversions	13	25 90	Tom Bell	R.H. Hogg Vice-President/General Mgr. (909) 793-2681/ 792-7297
11. Volvo of Riverside 7990 Auto Dr. Riverside, CA 92504	WND	Volvo	26	7 35	Bill Mohn	Steve Beal Sales Manager (909) 687-0304/353-0560
12. Victor Buick 2525 Wardlow Rd. Corona, CA 91720	WND	Buick GMC Truck	2	12 45	Victor M. Covarrubias	Victor M. Covarrubias President (909) 737-2552/737-7866

N/A = Not Applicable WND = Would Not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Warren Gacsi. Copyright 1994 Inland Empire Business Journal.

Robust Local Retail Sales Forecast Through Early 21st Century

Local retail sales activity has improved recently and is forecast to grow an average of four percent a year through early next decade, according to the October issue of "Inland Empire Review," published by the A. Gary Anderson Graduate School of Management at the University of California, Riverside.

"You can look at it as a glass half full or half empty," said Michael Bazdarich, who compiles the monthly review of the local economy as director of UCR's Inland Empire Economic Databank and Forecasting Center.

"We're forecasting a pretty reasonable growth rate over the next seven to eight years, faster than what you will see in the rest of California

and probably faster than what you'll see in the rest of the country.

"At the same time, it's a much slower growth rate than what we saw in the '70s and '80s in this area," Bazdarich said. The forecasts are based on projections for population growth, job growth and state and national economic outlooks, he said.

The recent state government revision to California employment figures, indicating a percent higher rate of job growth between March 1993 and March 1994, is also a very encouraging sign for Riverside and San Bernardino counties and the state in general.

"For the last four years, the state of California has been constantly revising the employment numbers

down. There were less people working than they thought. Now they've started revising them up,"

Bazdarich said.

Charts on these figures are included on page 62 ▲

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Temecula Valley EDC an Asset to Community

The Temecula Valley Economic Development Corporation consists of a group of local citizens and business people who have banded together for the purpose of enhancing the economic health of the Temecula Valley. The Economic Development Corporation (EDC) is not a conglomerate of land developers. Rather, it is a group that is devoted to assisting existing businesses and bringing new businesses and industry to the area that are friendly to the environment and appropriate to the lifestyle of the valley.

Economic development is not a new process, it has been going on for centuries. But only in the past quarter century have we really come to understand just what the process is, how to use it, and what it can accomplish. With this understanding, we have learned how to capitalize on its advantages.

Economic development is a process that has proven to be a valuable tool in maintaining and improving economic conditions at the federal, state, and local level.

The Temecula Valley EDC was given its first breath of life a number of years ago when the Temecula Valley Chamber of Commerce established an Economic Development Committee. As time went on, however, it became obvious that it needed more independence and room to grow and to be relieved of the restraints it faced as a committee of the chamber. It was also found that if set up as a separate corporation, it would have greater access to funding needed to achieve its ultimate goals.

In June, 1990 the umbilical cord to the chamber was severed and what was formerly a chamber committee incorporated as the Temecula Valley EDC, a non-profit, public benefit corporation structured to play a significant and growing role in the economic development of the local area and thereby the region, county, and state. In October of 1991, the name was modified to the Temecula/Murrieta EDC to give more exposure to the city of Murrieta. More recently the name

was changed back to the Temecula Valley EDC to reflect the organization's mission to promote all of the Temecula Valley and surrounding areas.

It is through the economic development process that jobs are created which, in turn, stimulate the local economy and drive investments that benefit the businesses and residents of the Temecula Valley. It creates wealth through mobilization of human, financial, capital, physical and natural resources to generate marketable goods and services.

The role of the Temecula Valley Economic Development Corporation is to influence the process for the benefit of the community through expanded job opportunities and increased tax base as well as those factors relating to "quality of life," such as political, technological, social, environmental and health.

Economic development, even in the Temecula Valley, is impacted not only on a local and regional scale, but also on a national and

global scale. Competition for businesses of every type has now gone international and is marketed accordingly. Other states and countries have attempted to lure Temecula Valley employers to their areas.

The economic development process is the specialized form of marketing aimed at specific targets. In the case of the Temecula Valley EDC, the product being marketed is the Temecula Valley and the targets are the decision makers who make business choices whether to relocate, to expand, to start a new business, or to close an existing business.

Strategies used by the Temecula Valley EDC include market research, identifying specific targets, strategic planning and promotion, and programs aimed at retention of existing businesses. The end goal is to encourage business and investment decisions favoring the Temecula Valley and thereby creating or retaining jobs, improving income, and adding wealth to the area. ▲

Inland Empire Business Chronicle

Real Estate Focus

Investment Real Estate Transaction

High Desert Townhouses, at 22526 Sioux Road in Apple Valley, was sold to Lansing & Associates for a purchase price of \$425,000. The 38-unit property has a total of 38,880 square feet and is located on 4.03 acres. The apartment complex was sold by First Nationwide Bank; Paul Reim and Erik Messinger of CB Commercial Real Estate Group, Inc. represented the buyer and seller.

North County Bank Adds Three to Real Estate Department

Rod Jones, president and COO of Escondido-based North County Bank is proud to announce the addition of Donald C. Curtis, Bill Lamkin, and Scot Leeger.

Donald C. Curtis joins the bank as the production manager in the real estate lending division. As the real estate production manager, Mr.

Curtis will oversee all of the real estate loan officers. Curtis comes to North County Bank with more than 10 years experience in the banking industry. Most recently, Curtis served as the assistant vice president at Newport Lending where he supervised real estate production for San Diego County. Currently he is the "Refer One" membership director and a member of the Association of Realtors Attorney Committee. Curtis holds a state of California real estate license, notary license, and insurance license.

Bill Lamkin joins the real estate department where he serves as a loan officer. Mr. Lamkin comes to North County Bank from Kensington Mortgage, where he gained four years lending experience as a loan officer. Lamkin earned his B.A. at U.C. Santa Barbara and later received his M.B.A. from the University of Arizona.

Scot Leeger has also recently joined the bank as a real estate mortgage banker. He brings with him 20 years of experience in real

estate development for San Diego North County. Leeger worked most of the 20 years in commercial real estate with Winter Circle Resorts International Development, Inc. Mr. Leeger holds a B.S. in business management from San Diego State University. Leeger is also a member of the Building Industry Association, Mortgage Bankers Association, Commercial Industrial Council, and North San Diego County Association of Realtors.

Home Sales Slowing

Figures for October have shown a slowdown in real estate activity in Southern California, according to TRW REDI Property Data, a real estate information company.

Still, this year's home sales are 17 percent higher than the same period last year, with 171,000 new and existing homes closing escrow compared to last year's 150,000. All counties in Southern California have shown strong gains, particularly Orange County, with a healthy 22 percent increase.

"The slowdown in October sales was anticipated and is due to the usual seasonal factors. Long-term trends in sales activity, however, show clearly that Southern California's housing market is experiencing a modest recovery," said Nima Nattagh, TRW REDI's market analyst.

Screw Manufacturer Expands

The Hynes Family Partnership has purchased a 17,136-square-foot concrete tilt-up industrial building on 0.90 acre at 1140 E. Locust Street, Ontario. Gerald J. Harvey and Michael E. Wolfe of CB Commercial Real Estate Group, Inc. represented the seller, Locust Street Partnership. Todd Laughchbaugh of Lee & Associates represented the buyer. The value of the transaction was approximately \$634,032, and the buyer took occupancy of the building in October. The buyer is a screw manufacturer, and the move marks their expansion from within the Ontario area. ▲

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Association	Herman's Hermits
Simon & Garfunkel	Jan & Dean
Temptations	Righteous Brothers
Martha & The Vandellas	Jan & Dean
Elvis Presley	Gary Lewis & The Playboys
Buddy Holly & The Crickets	Roy Orbison
Buckingham	Diana Ross & The Supremes
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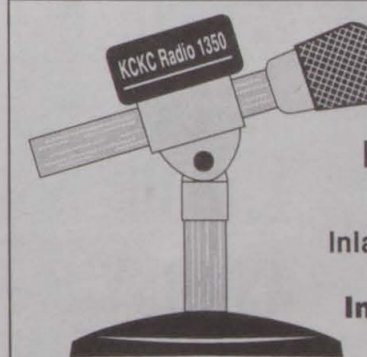
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Stewart Holt Advertising Expands Staff

Stewart Holt Advertising, an Inland Empire-based, full-service advertising and public relations agency, recently expanded its staff with the addition of two new members to the firm, according to agency president, Steve Holt.

Kathy Orris, formerly of Public Communications/West, Santa Fe Springs, has joined the Stewart Holt team as an account manager. She will be responsible for managing and servicing

several of the firm's major automotive accounts, such as Brembo, F.P. Diesel, and Hayden. Along with a strong public relations background, Orris brings more than 19 years of copywriting, editing, and photography experience to Stewart Holt.

Darci Mayo has joined Stewart Holt's staff as production manager. Recently with Ameron Protective Coatings Systems, Brea, Mayo is responsible for buying all outside services such as printing, photography and engraving. She works closely with

local vendors gathering quotes and checks all printed materials for technical accuracy. A graduate of Pepperdine University, Mayo brings more than five years of production and communication experience to the agency.

Interviewing Seminar Offers Knowledge, Experience

In interview situations, the prospective employee is not the only participant who needs to be sharp and skillful to get results—the interviewer, too, must have knowledge and skills to conduct a productive one-on-one interview. A workshop entitled "Dynamics of Behavioral Employment: Interviewing," to be held on Dec. 20, will offer the opportunity for participants to acquire these skills, as well as factual legal and psychological information. Practical experience will be gained through role-playing to alleviate those awkward interview situations. Cost is \$185 for members; \$220 for non-members; \$165 each for groups of three or more. Location: The Employers Group Regional Office, 3600 Lime St., Ste. 421, Riverside, CA 92501. For more information, call 909/784-9430.

Forecast Group Head Named Builder of the Year

The Building Industry Association of Southern California named Jim Previti, president of the Forecast Group in Rancho Cucamonga, Builder of the Year at their recent 28th annual awards dinner, which was held in Anaheim.

Previti started the Forecast Group in 1971, and has built over 10,000 homes and developed more than 500 multi-family units since that time. He has been recognized for his commitment to building affordable housing for first-time homebuyers.

Previti has been chairman of the Southland BIA's Political Action Committee since 1992, and he was president of the BIA's Baldy View chapter in 1991. He was also named Inland Empire's Real Estate Entrepreneur of the Year by *Inc. Magazine* in 1990.

A 71-year-old trade association, BIA of Southern California represents 1,500 companies in the building industry.

New Executive Director for Pomona Chamber

Betty J. Godinho of Chino has been appointed to the position of executive director of the Pomona Chamber of Commerce.

A former staff member of the Chino Valley Chamber, Godinho spent five years in charge of directing special projects, such as a community-business expo. She has also held positions as marketing director and office manager for several companies, and she is currently a member of the community services commission of the city of Chino, the Chino Kiwanis Club, and Chino Fair committee.

According to Chamber president Robert Stovall, Godinho has excellent experience and a strong record in marketing and dealing with volunteer groups. "We are looking forward to Betty's leadership in creating exciting programs that will build and retain the Chamber memberships," said Stovall.

Describing herself as a "motivator for positive results," Godinho plans to foster a good working relationship with the Pomona Economic Development Corporation and the city of Pomona. "We must be in a partnership mode that will assist in creating change and bolster the image of Pomona," she said.

In addition, Godinho will be working with the board of directors of the Chamber to overhaul the organizational structure and operating procedures, according to Stovall. Sizing up the job ahead of her, Godinho stated, "The challenges are here...and I look for challenges."

New Omnitrans Finance Director

Ronald D. Browning was recently appointed to the position of director of finance for Omnitrans, the San Bernardino Valley's public transit

Inland Empire Business Chronicle

agency.

With nearly twenty years experience in the finance and accounting field under his belt, Browning has worked for San Bernardino County in various positions ranging from senior accountant to administrative analyst III for the past 15 years. Other previous positions include controller of the San Bernardino County Medical Society and two years with the Riverside CPA firm of Ross, Landis and Pauw.

Browning received his bachelor of science degree from California State Polytechnic University in Pomona. He is currently pursuing a certificate in hazardous waste management from the University of California, Riverside.

Browning said he sought the Omnitrans position because he felt his background was a good match for the job and because current down-sizing of county government limited the opportunities for advancement in his previous position.

Additions to St. Bernardine Board of Directors

The board of directors at St. Bernardine Medical Center has a new chairman, Dr. Anthony H. Evans, and two new members, Fred Zimmer and Laurie Tully-Payne.

Evans has assumed the role of chairman of the board of directors, having originally joined the board in 1985. He succeeds Tom McPeters, who completed a two-year term as chairman in September. Evans is also a former two-year member of the Foundation Board of Trustees at St. Bernardine.

As a history professor and president of California State University, San Bernardino, a position he has held since 1982, Evans is active in various professional and civic organizations including the Inland Empire Higher Education Council, Inland Action, Inc., San Bernardino Fine Arts Commission, Inland Empire Symphony Association, and the American Association of State Colleges and Universities.

Zimmer has been elected to

the medical center's board of directors. Prior to retiring last April from Rockwell International Corporation after 41 years of service, he was corporate vice president of contracts, pricing and material. He is presently a senior consultant to their chief financial officer.

Zimmer received an A.B. degree from Wittenberg University and a J.D. degree from Capital University in Ohio. He is a member of the American Bar Association, the Federal Bar

Association, and advisory boards for the National Contract Management Association and the Bureau of National Affairs Federal Contract Report.

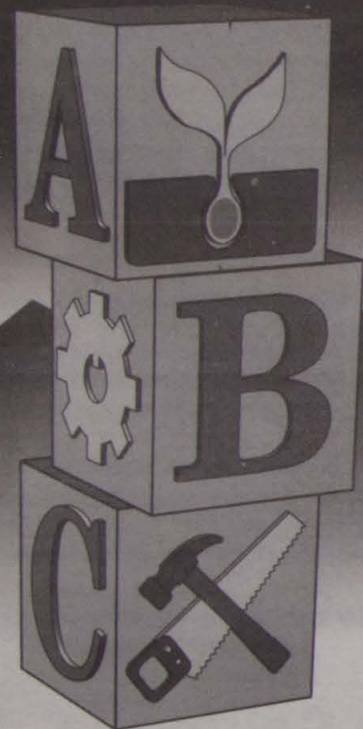
New board member Tully-Payne has served on the Highland City Council since its incorporation in 1987. She also currently works for the Behavioral Health Institute at CSUSB, and serves on the board of directors for the San Bernardino Associated Governments and the Southern California Associated

Governments.

Holding a master's degree in public administration from CSUSB, she is also past president of the Highland Chamber of Commerce and was named 1993 Citizen of the Year for that city.

"The addition of Mr. Zimmer and Ms. Tully-Payne to our board of directors, along with Dr. Evans' leadership, will contribute a great deal to the future of St. Bernardine Medical Center," said Gregory A. Adams, president and chief executive officer. ▲

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Robert J. Cash, aka Bob Cash, Robin D. Cash dba Hawkeye Appraisals, 11858 Mt. Cambridge Court, Alta Loma; debts: \$240,734, assets: \$160,700; Chapter 7.

Chae K. Cho, Sa Lim Cho, dba CC Painting Co., 10426 Streamwood Circle, Moreno Valley; debts \$148,434, assets: \$121,650; Chapter 7.

Adam Randolph Collings, dba Adam Randolph Collings, Inc., 28978 Potomac Drive, Lake Arrowhead; debts: \$551,409, assets: \$526,320; Chapter 11.

Cross Country Vans, Inc., 1601 Fremont Court, Ontario; debt: \$591,621, assets: \$0; Chapter 7.

Shirlie Ireen Dickens, fdba Feedco Hay & Grain, 6232 Duncan, Phelan; debts: \$156,888, assets: \$6,840; Chapter 7.

Hanson Drake Douglas, Hanson Construction, 42870 Pheasant Hill, Hemet; debts: \$368,437, assets: \$272,550; Chapter 7.

Stephanie Jane DuBose, aka Stephanie Kent Howell, fdba Maximum Landscape & Maintenance, 2626 Harrison St., Riverside; debts: \$172,614, assets: \$114,450; Chapter 7.

Kenneth Richard Fregin, Patricia Ann Fregin, aka Patricra Ann Puma, fdba Capital Consultants (A Partnership), 1121 Monroe St., Lake Elsinore; debts: \$140,537, assets: \$100,940; Chapter 7.

Raymond C. Gayton-Jacob, Julie C. Gayton-Jacob, aka Julie Catherine Fregoso, fdba Amway — Hadji Enterprises, 35335 Billie Ann Road, Wildomar; debts: \$238,183, assets: \$173,997; Chapter 7.

Anwarul Alam, aka Atm Anwarul Alam, Los Amigos Market, 4833 Ranch Road, Chino; debts: \$324,414, assets: \$112,227; Chapter 7.

Alfredo Alvarado, Olga Marina Alvarado, Alvarado's Ice Cream, 14788 Carmel St., Fontana; debts: \$160,633, assets: \$146,525; Chapter 7.

Steve Gregory Barron, Della Carol Barron, dba Roadrunner Dunes, 73881 Siesta Drive, Twentynine Palms; debts: \$140,460, assets: \$59,475; Chapter 7.

Roger Paul Benton, Linda Lydia Meza, dba Meza And Associates, 732 Campus Way, San Bernardino; debts: \$94,000, assets: \$157,644; Chapter 13.

Russell Lee Bohon, Janet Lynn Bolton, fdba Janet's Treasure Chest, 24130 Silverwood Lane, Moreno Valley; debts: \$62,578, assets: \$32,370; Chapter 7.

John Boon, fdba Boon Enterprises, 4064 St. Paul Place, Riverside; debts: \$118,629, assets: \$122,600; Chapter 7.

Mary L. Bowen, fdba The Hitching Post, 9245 Mission Boulevard #5, Riverside; debts, assets schedules not available; Chapter 7.

Breyer's Trading Post, Inc., a Calitomia Corporation, 1017 Sixth St., Norco; debts: \$220,068, assets: \$700; Chapter 7.

James Lloyd Carlson, Bonnie Josephine Carlson, faw American Investors Equity, Inc., 908 Falcon View St., Upland; debts: \$511,874, assets: \$215,317; Chapter 7.

Felix Carter Jr., Brenda Joyce Carter, dba Felix Maintenance, 12261 Harclare Drive, Moreno Valley; debts: \$138,996, assets: \$119,155; Chapter 13.

Milton Christie Cairns Holzer, Katherine Mae Holzer, dba Holzer Electric, 39400 Contreras Road, Anza; debts: \$113,461, assets: \$79,200; Chapter 7.

Flemming Kramer Jakobsen, Joanna Lee Jakobsen, dba Sterling Boat Docks, fdba Sterling LTD, Sterling Snow Chains, 39098 Robin Road, Big Bear; debts: \$223,778, assets: \$153,440; Chapter 7.

Lanette May Jones, Lanette M. Henning, Mrs. Steven Henning, fdba Lannikin, Inc., Shoe Biz/Premium Footwear, 10300 Charwood Court, Alta Loma; debts, assets schedules not available; Chapter 13.

Bankruptcies

James G. King, Audrey A. King, dba King's EZ Serve, 12609 Anthony Place, Chino; debts: \$266,009, assets: \$152,080; Chapter 13.

Julius Steve Kiss, aka Steve Kiss, fdba Schooner Bar & Grill, 13-785 Susan Way #A, Desert Hot Springs; debts, assets schedules not available; Chapter 7.

Mak Grading, Inc., 14320 Elsworth St. #101, Moreno Valley; debts: \$601,489, assets: \$996,989; Chapter 7.

Moon Y. Lee, Moon Y. Lee M.D., 900 South Main, Corona; debts: \$429,983, assets: \$3,200; Chapter 7.

John Francis Martin, aka Jack Martin, dba Martin's General Store, 37505 East Benton Road, Temecula; debts: \$336,800, assets: \$558,500; Chapter 13.

John C. Minnich, Minnich Security Service, 8566 Cherry Ave., Fontana; debts: \$92,405, assets: \$104,850; Chapter 11.

Murich, Inc., dba Pioneer Point Motel and Apartments, Desert Rose Inn, 84368 Trona Road, Trona; debts: \$10,503, assets: \$5,319; Chapter 7.

David Scott Lumpkin, fdba Portola Golf Center, 42-550 Sandy Bay Road, Bermuda Dunes; debts, assets schedules not available; Chapter 13.

Virginia Louise Maness, fdba Studio 37 Maness & Vanttiase, Studio 37 Art Center, 3915 Pierce St. Apt. 412, Riverside; debts: \$12,573, assets: \$6,606; Chapter 7.

Edward Navarro, aka Edward Navarro Sr., Jennie L. Navarro, dba The Playroom, Jennie's Draperies, 1074 Citrus St., Colton; debts: \$123,772, assets: \$126,694; Chapter 7.

Henry M. Omelas, Stella M. Omelas, fdba Stella's World Travel, 834 Monteca, Rialto; debts: \$80,685, assets: \$187,500; Chapter 13.

Prescott Orwoll Lieberg III, Nancy Marilyn Lieberg, aka Nancy M. Ver Maas Lieberg, fdba Lieberg Lending Group, Inc., 31085 Lahontan Ave., Temecula; debts: \$105,816 assets: \$14,820; Chapter 7. ▲

Inland Empire Business Chronicle

Straight & Narrow, The 3498 N. Leroy St., San Bernardino, CA 92404 Debra Fraser

Tinder Box 241 Carousel Mall, San Bernardino, CA 92401 Thomas Hogfoss

Triple R Engineering 7068 Elm Ave., San Bernardino, CA 92404 Ralph Phillips

Victoria Market 101 N. Mt. Vernon Ave., San Bernardino, CA 92410 II Ham

Vision Income Tax Service 5815 Christopher St., San Bernardino, CA 92407 Helen Baca-Martinez

Waterman Gas 337 E. 9th St., San Bernardino, CA 92410 Heip Van

Westside Christian Center 1557 W. Baseline, San Bernardino, CA 92411 Clyde Stewart

Wrenn's Outlet 6135 Orange Knoll, San Bernardino, CA 92404 William Hasserd

Action Tool 7 Fab 1231 S. Buena Vista #H, San Jacinto, CA 92583 Millard Odean

All Pro Pumping 351 W. 6th St., San Jacinto, CA 92583 Hector Vbanez

Augustine Fellowship Study Center 972 Baker St., San Jacinto, CA 92583 Kenneth Samples

Awesome Donuts and Sandwiches 950 N. Ramona Blvd. #6, San Jacinto, CA 92582 Gary Goins

C J's Hair Salon 480 N. State St. #F, San Jacinto, CA 92583 Colene Ferris

Changing Vine, The 300 E. Main St., San Jacinto, CA 92583 Connie Contreras

Greatland Billing Systems 991 Sussex Road, San Jacinto, CA 92583 Gerry Greathouse

Huerta Enterprises 681 E. Esplanade #6, San Jacinto, CA 92583 Joe Huerta

Jesse S. Auto Upholstery 1307 S. State St., San Jacinto, CA 92583 Jesus Sanches

Katie's Nursery 1899 S. San Jacinto St., San Jacinto, CA 92583 Howard Huseth

Los Plebes Night Club 227 E. Main St., San Jacinto, CA 92583 Elizabeth Martinez

Pine Tree Apartments 700 Miner St., San Jacinto, CA 92583 Don Kartchner

R & S Produce Co. 2500 San Jacinto, San Jacinto, CA 92583 Ronald Schow

Rancho Grande Market, San Jacinto 288 E. Main St., San Jacinto, CA 92583 George Montoya

San Jacinto Trailer Park 501 S. Mistletoe, San Jacinto, CA 92583 Loyal Grunden

Triple III Concepts 223 E. Main St., San Jacinto, CA 92583 Margarita Sanchez

Bull Riders Sport News 25620 Wickerd Road/P. O. Box 778, Sun City, CA 92586 Gerald Keeley

Cedres Ellery & Ryan 29587 Singing Wood Lane, Sun City, CA 92586 Alex Cedres

Computer Ink 27330 Paseo Deroberto, Sun City, CA 92586 Denis Nurmela

Day Brake Equipment Rental 27130 Scott Road, Sun City, CA 92584 James Jones

Paradise Florist & Balloons 27285 Murrieta Road, Sun City, CA 92586 Margarita Acosta

Premier Services 27510 Connie Way, Sun City, CA 92586 James Crain

Ruiz Lawn Services 25672 Roylene Dr., Sun City, CA 92586 Francisco Ruiz

Across The River Antiques 28418 Felix Valdez Ave., Temecula, CA 92590 Byron Willoughby

Ad's Direct 29791 Via Puesta del Sol, Temecula, CA 92591 Robin Loizu

Almar Prod. Inc. 43122 Via Dos Picos, Temecula, CA 92590 Almar Prod. Inc.

American Mini-Storage 41750 Rider Way, Temecula, CA 92590 Robert Roden

Assist Secretarial Service 41282 Via del Monte, Temecula, CA 92592 Joanne Gebhardt

B J Int'l. Co. 28696 Via Montezuma, Temecula, CA 92590 Jae Shin

Best Home Real Estate 31103 Corte Alamar, Temecula, CA 92592 Timothy Ledretter

Big 'D' 39580 Camino del Vino, Temecula, CA 92592 Barbara Sliffe

Brand X Liquor & Wine Shoppe 27911 Front St., Temecula, CA 92590 P C H Ruby Inc.

Brians Locksmith Service 42012 Main #A, Temecula, CA 92590 Brian Barnes

C W's Temecula Auto Repair 42096 4th St., Temecula, CA 92590 Clyde Miltenberger

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Cen-Tec Electric 42200 Margarita #1223, Temecula, CA 92592 Frederick Huber

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Cornerstone Ranch 43255 Anza Road, Temecula, CA 92592 Nancy Marks

Dairy Queen 27300 Jefferson Ave. #A, Temecula, CA 92590 Pamela Johnson

Dnv Technica Inc. 40925 County Center Dr., Temecula, CA 92591 Dnv Technica Inc.

Dog House 28069 Diaz Rd., Temecula, CA 92390 Joseph Vold

Downtown Inns of America 28980 Front St., Temecula, CA 92390 Michael Cafagna

East-West Tours 42031 Main #E, Temecula, CA 92590 Mc Phila Daniel

Gilbert-Douglas Financial Group, The 43967 Northgate, Temecula, CA 92592 Gilbert Clark

Hunan Garden Restaurant 27536 Ynez Rd., Temecula, CA 92591 Kai Meng

Inland Taping and Component Service 41710 Enterprise Circle South #H, Temecula, CA 92590 Mike Sittion

Int'l Teakwondo Center of Temecula 28730 Pujol St., Temecula, CA 92590 Craig Ray

J E D Janitorial Services 30421 Red River Circle, Temecula, CA 92591 John Dunne

J W Custom Landscaping 39657 Oak Cliff Drive, Temecula, CA 92591 Jamason Witt

Juice... 27468 Ynez Road, Temecula, CA 92591 Mike Barochiere

Libery Trust Services 31346 Enfield Lane, Temecula, CA 92591 Michael Petri

Massage Professionals 28465 Front St. #221, Temecula, CA 92590 Judi Scallaniane

Mc Cabe & Assoc. Ph.D(s) 39797 Calle Beuagio, Temecula, CA 92592 Robert Mc Cabe, Ph.D.

Meadow Oaks Development Co. 27720 Jefferson #200, Temecula, CA Meadow Oaks Development Co.

Mexicali Rose Cantina 28822 Front St., Temecula, CA Chill Promo Inc.

North American Rangers 31856 Calle Novelda, Temecula, CA 92592 Bradley Brasher

Norton Cutlery 27548 Rose Bay Ct., Temecula, CA 92590 John Norton

Novelties 2000 44589 La Paz Road, Temecula, CA 92592 John Marino

Orco Construction Supply 27562 Commerce Center Dr., Temecula, CA 92507 Orco Construction Supply

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7

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NEW

\$1,600,027
16

20 SFR'S FROM \$63.3M TO \$86.3M
Owner: The Presley Companies, P.O. Box 6110, Newport Beach, CA 92658 (714) 640-6400. Project: Almondwood Dr., Bucking Bay Dr., Falling Star Dr.

NEW

\$11,942,552
41

HALL OF JUSTICE BLDG.
Owner: County of Riverside, 3133 7th St., Riverside, CA 92507 (909) 275-4800. Project: 46220 Oasis St.

NEW

\$5,387,771
66

IND PLANT SHELL
Owner: Reising Enterprises, 30590 Chochise Cr., Murrieta, CA 92563. Contractor: Osbjorn Bratene 43537 Ridge Park Dr. #20, Temecula, CA 92590 (909) 676-4123. Project: 30590 Chochise Cr.

NEW

\$926,092
88

11 SFR'S FROM \$70.8M TO \$95.2M
Owner: Sommerset Sun-City Ltd., CA (909) 674-7389. Contractor: John Momson, 4141 Jutland Dr. #20, San Diego, CA 92117, (619) 272-4800 Project: 27884-27904 Invitation Dr., 27869-27902 Ruggie Rd.

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Pamela Johnson

Progressive Plumbing Systems
42065 Via Beso del Sol, Temecula,
CA 92591 Mark Ault

R & M Motor's 41920 6th St.
#E, Temecula, CA 92590 Raul
Reyes

Rancho Center 28910 Rancho
California Road, Temecula, CA
92590 Mohammed Ibrahim

Rancho Temecula Realty 28410
Front St. #101, Temecula, CA
92590 Diana Bein

Realoan 43967 Northgate,
Temecula, CA 92592 Daryl
Recor

Repair Network 27636 Ynez Road
Bldg. L-7 #150, Temecula, CA
92591 Michael Staylor

Revere Animal Supply 27461 Diaz
Road, Temecula, CA 92590 Garmon
Corp, The

Rock Hound Trucking 34385
Cooperman Circle, Temecula, CA
92592 Guy Fogleman

Rowland Tile & Muralite 41435
Cour Beaune, Temecula, CA 92591
Robert Rowland

S and R Flooring 29744
Dawncrest, Temecula, CA 92591
Elza Keener

Sierra Valve & Controls 39433
Colleen Way, Temecula, CA 92592
Craig Haas

Smd Computers 28115 del Rio
Rd., Temecula, CA 92590 Salvador
Duarte

Specialties of The House 38651 Ave.
de La Banddero/Box 1989, Temecula,
CA 92593 Varley Mc Sparran

System Resalers Assoc. 27475
Ynez Road #147, Temecula, CA
92591 Dennis Starm

T J Maxx 26427 Ynez Road,
Temecula, CA 92591 T J X
Companies, Inc, The

Tee Warehouse 26111 Ynez
Road, Temecula, CA 92590 Gary
Lowe

Temecula Factory Outlet 41745
Rider Way #1, Temecula, CA 92590
Temecula Factory Outlet

Timeless Treasures 42030 Main
St., Temecula, CA 92590 Lola
Mee

Toadstool Haven 28656 Front
St., Temecula, CA 92593 Debra
Natale

Unique Designs 40545 Chantilly
Circle, Temecula, CA 92591 Maria
Chavez

Very Good Properties 45906
Hopactona St., Temecula, CA 92592
Fred Good

Western States Trading Post
27475 Ynez Road #236, Temecula,
CA 92591 James Mc Kee

Winchester Car Wash 40495
Winchester Rd., Temecula, CA
92591 Krde Inc.

Temecula Group 27715 Jefferson
Ave. #202, Temecula, CA 92590
Holly Eves

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Thermal, CA 92274 Hilario
Castro

Vision Video Plus 66-790 Hwy.
86, Thermal, CA 92274 Eustacio
Mata

Pro Sound 30-205 Las Flores,
Thousand Palms, CA 92276 Max
Mitchell

Ranch Room 74500 Varner Rd.,
Thousand Palms, CA 92276 Kiril
Goergiev

Blair Mullins Ent. 72046
Sunnyslope, Twentynine Palms, CA
92277 Blair Mullins

Do Jan 71898 Rebel Rd.,
Twentynine Palms, CA 92277
James Dooley

Ek Donut II 71757 29 Palms Hwy.,
Twentynine Palms, CA 92277
Sarady Peng

Grannys Gifts 73629 29 Palms
Hwy., Twentynine Palms, CA 92277
Peggy Theis

Two Mile Apostolic Tab 74301
Two Mile Rd., Twentynine Palms,
CA 92277 Two Mile Apostolic Tab

Warm Vibz 4561 Adobe Rd. #45,
Twentynine Palms, CA 92277
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Peaks, CA 92391 Rosemary
Burns

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Lane, Twin Peaks, CA 92391
Richard Youdal

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Vicki Garner

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Med.1246 E. Arrow Hwy. #A, Upland,
CA 91786 Paul A Rohrer, M.D.

Advanced Improvement Services
929 Seaboard Court, Upland, CA
91786 Robert Jamentz

Break-Time Enterprises 2434
Vista Drive, Upland, CA 91784
Bruce Bowman

Buyers Real Estate 2377 W.
Foothill Blvd. #8, Upland, CA
91786 Clement Smith

California Food Plan Inc. 222 N.
Mountain Ave. #108a, Upland, CA
91786 California Food Plan Inc.

Classic Collectibles 136 E. 9th
St., Upland, CA 91786 Breno
Bellante

Carmen's Hairstyling 1483 E.
Foothill Blvd., Upland CA 91786
Carmen Trujillo

Cookie Connection, The 654
Ridge View Court, Upland, CA
91784 Linda Corrado

Creative Camera 2408 Euclid
Crescent East, Upland, CA 91784
Kristal Syme

Inland Empire Business Chronicle

D B Flooring 1148 W. 9th St.,
Upland, CA 91786 Dominic
Brucato

D J Enterprises 2255 Bella Ave.,
Upland, CA 91784 Donna Lee
Johns

E C M Properties 2053 Birkdale
Ave., Upland, CA 91784 Esmiria
Magdaleno

Fabricio Pulgar 923 N. Central
Ave. #L, Upland, CA 91786
Fabricio Pulgar

Fleet Glass 424 S. Tulare Way,
Upland, CA 91786 Ronald
Burgess

Happy Wok 334 S. Mountain
Ave., Upland, CA 91786 Li
Shen

His Instrument Repair 1777
Woodlawn St. #G9, Upland, CA
91786 Dennis Reed

Humphreys Portrait Design 1456
Astor, Upland, CA 91785 Thomas
Humphrey

Infiniti Cellular & Page 560 N.
Mountain Ave. #L, Upland, CA
91786 Linda Park

Innovative Consulting Solutions
1279 Mallorca St., Upland, CA
91784 Curtis Shirley

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Merchant** 2377 W. Foothill Blvd.
#7, Upland, CA 91786 Joo Kim

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Favsto Javier

La Boya Kennels 913 N. Benson
Ave., Upland, CA 91786
Commercial Loan Packaging

Lancaster Recycling Systems 794
N. Euclid Ave., Upland, CA 91786
Daniel Lancaster

Lassalette,Enterprises 2225 Palm
Way, Upland, CA 91786 Marie L.
Lassalette Trust

M B N A 951 W. Foothill Blvd.
#B, Upland, CA 91786 Jesse
Campbell

M J M Specialties 1242 N. Monte
Vista Ave., Upland, CA 91786 Mark
Hunter

Mehdi Vatankehah 1118 W. 1st St.,
Upland, CA 91784 Mehdi
Vatankehah

Metro Ltd. 1482 Erin Ave.,
Upland, CA 91786 Michael
Rowe

Michael's Interior 608 Doreen
Court, Upland, CA 91786 Philip
Purnell

Motorcycle Tech 923 N. Central
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Serge Bazinet

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Opportunities Unlimited 160 N.
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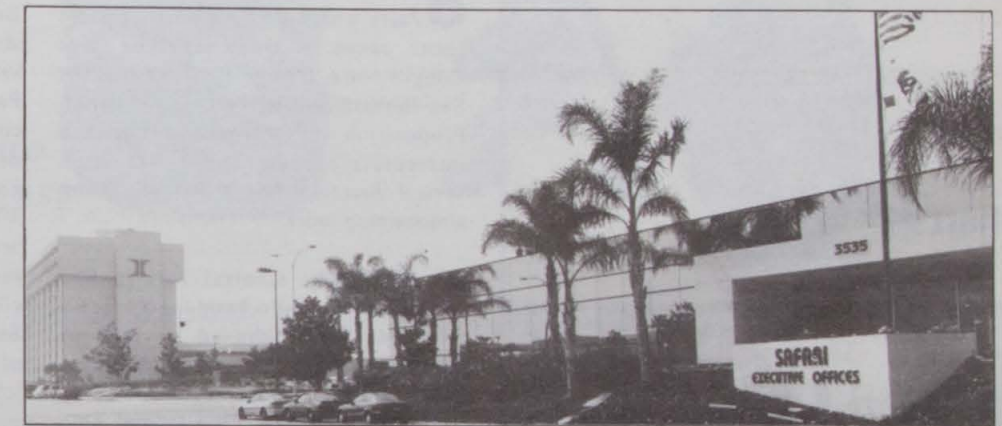
Petal Preserve, The 151 Linda Way
#D, Upland, CA 91786 Denise
Thiel

Positronics Controls 1935 W. 11th
St. #F, Upland, CA 91786 Thomas
Carr

Real Estate A-Rangers 7152 N.
Mountain Ave. #104B, Upland, CA
91786 Sallie Brinton

Real People Distributing 572 E.
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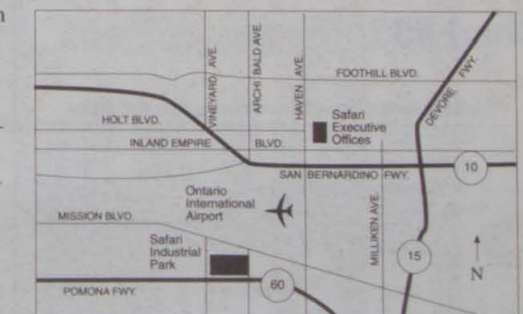
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Inland Empire Business Chronicle

Chart #1

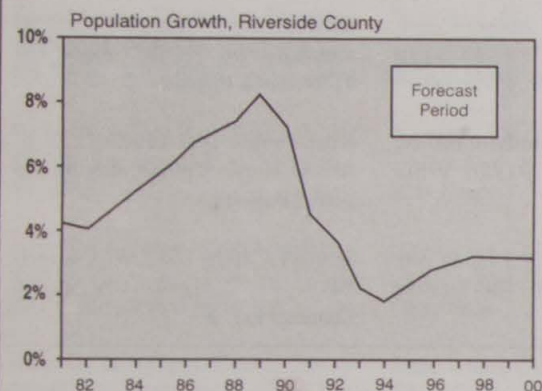


Chart #2

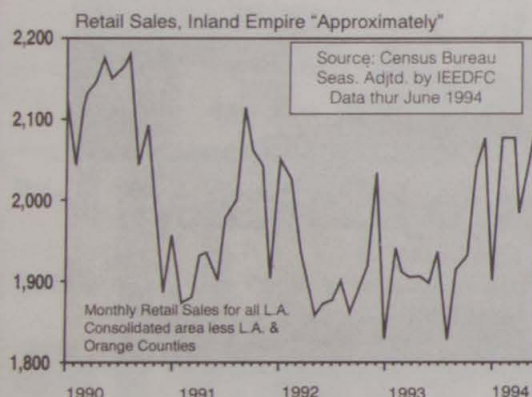
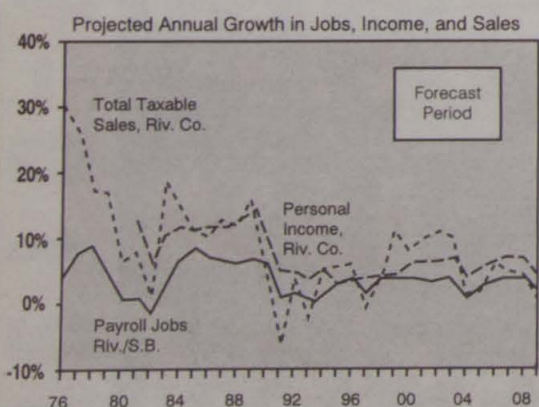


Chart #3



1st The Metrolink celebrated the Grand Opening of its Rancho Cucamonga station on Azusa Court north of the I-10 near 7th Street and Milliken Ave. It is the 38th station on the regional rail network and 12th on the San Bernardino Line. Morning trains depart at 6:12, 6:45, and 7:20. The trip from the station to Los Angeles takes 1 hour and a one-way ticket is \$6.50, including a free transfer to connecting transit services. The station has 300 parking spaces and is served by Omnitrans buses. Amenities such as ticket vending machines, benches, canopies and public phones are available.

8th Election Day, and the Republican Party was a heavy winner in most local races. One survivor was Congressman George E. Brown, Jr. of San Bernardino County's 42nd District. Proposition 187 was passed, but then immediately came under fire from several directions and is currently under a restraining order.

12th The Central Jail in San Bernardino reopened after a two-year hiatus caused by lack of operating funds. Sheriff Dick Williams announced that the opening would be on a limited basis and initially will hold booking from sheriff's stations in the San Bernardino area. Later it will expand to serve city police departments in Redlands, Colton, Rialto, and Fontana. Police have been taking prisoners to the West Valley Detention Center in Rancho Cucamonga, a trip that can take officers off the street for hours.

14th Ontario International Airport officially ended Mexico service, turning the 11-month-old international

Month In Review

arrivals terminal into an idle building. Air L.A. discontinued service from Tijuana to Ontario after disappointing results. Air travel is also down for domestic travel at Ontario. For the seventh month in a row, the rate of travel stayed flat, in contrast to national air traffic, which grew at 6 percent in the first three quarters of 1994. This is a surprising statistic considering that many regional fare wars are being fanned by competition between Southwest Airlines and United's new shuttle service.

15th A report by the A. Gary Anderson Graduate School of Management at UC Riverside claims that the number of jobs in Riverside and San Bernardino counties rose for the third straight month in September, with most sectors of the local economy gaining. Payrolls grew most in transportation, communications, utilities, wholesaling, department stores, and consumer services. Manufacturing added another 300 jobs, despite continued declines in aerospace jobs. The only major payroll sector not to show recent job gains is construction, which is stagnating across Southern California. In the third quarter of 1994, the two counties added 6,000 jobs.

22th Stocks took their worst losses in more than nine months, with the Dow Jones industrial average plunging 91.52 points to 3,677.99. This was the biggest one-day loss since Feb. 4th, when the Federal Reserve enacted the first of six interest-rate hikes this year. Interest rates are again considered to be the cause of the drop, as investors dumped shares to buy interest-bearing investments such as bonds or money market funds. ▲

At Deadline

Continued From Page 3

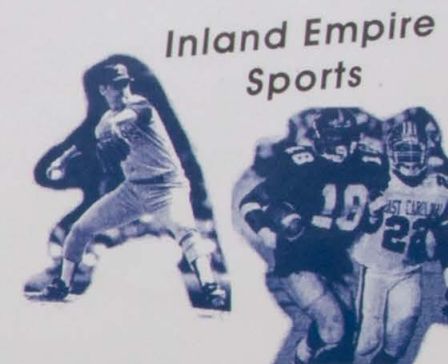
U.C. Riverside/San Bernardino Co-op Goals

Chancellor Raymond Orbach of U.C. Riverside met with the San Bernardino County Board of Supervisors recently to discuss opportunities for cooperation with each other. Orbach outlined programs his university could offer San Bernardino County residents and said the only way UCR could grow is with the support of both areas. "We are an Inland Empire university and our future depends on the

children of these two counties," he said.

The UCR attractions that Orbach described include: The California Educational Research Cooperative, The Center for Environmental Research and Technology, The Center for Crime Control and Public Safety, The International Thermonuclear Experimental Reactor, and The Center for Entrepreneurial Management.

Orbach asked the supervisors for San Bernardino County support in promoting an educational outreach program aimed at parents. ▲

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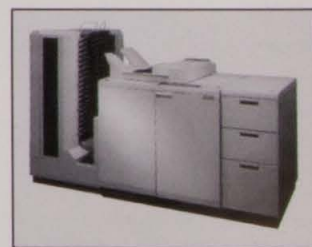
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